S1445-1

SIXTY-FIFTH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF

DELAWARE

1984

FOR THE FISCAL YEAR ENDED JUNE 30, 1984

John E. Malarkey
Commissioner

STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
540 SOUTH DUPONT HIGHWAY
THIRD FLOOR, THOMAS COLLINS BUILDING
P.O. BOX 7401
DOVER, DELAWARE 19903
TELEPHONE (302) 736-4235

THE HONORABLE PIERRE S. DU PONT IV

Governor of the State of Delaware

Sir:

Pursuant to the provisions of 5 Del. C., Section 107, I have the honor of presenting the Sixty-Fifth Annual Report of the State Bank Commissioner for the year ended June 30, 1984.

Respectfully submitted,

John E. Malarkey

JOHN E. MALARKEY
STATE BANK COMMISSIONER

Dover, Delaware
October 22, 1984

BANK COMMISSIONERS

NAME	TERM STARTED
George L. Medill	July 16,1919
Harold W. Horsey	August 1, 1923
Ernest Muncy	April 1, 1936
Frank E. Lynch, Jr.	August 23, 1939
John C. Darby	August 25, 1943
Randolph Hughes	August 25, 1951
John W. Green	May 7, 1970
John E. Malarkey	January 17, 1977

COUNCIL ON BANKING

John F. Porter, III
CHAIRMAN
4821 Kennett Pike
Greenville, Delaware 19807

O. Francis Biondi, Esquire
P. O. Box #1347
Wilmington, Delaware 19899

J. Bayard Cloud
718 West 38th Street
Wilmington, Delaware 19802

Joseph M. Moran
R. D. #4, Box 495-D
Hockessin, Delaware 19707

Clayton L. Ringler
Duke Street
Selbyville, Delaware 19975

2 vacancies

JOHN E. MALARKEY, STATE BANK COMMISSIONER

OFFICE STAFF

Susan L. Winters — Acting Deputy Commissioner
Clarabel P. Walls — Secretary
Carolyn Thompson — Senior Clerk

STATE BANK EXAMINERS

Walter K. Anderson
Edmond B. Coverdale
Barbara C. Jarvis
Patricia D. McCarther
George J. Terranova
Vaughn M. Banks

Robert G. Faries
Robert K. Lower
Jonathan L. Smith
Lisa Naylor
Brian Howard
R. Thomas Wagner

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STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS FOR FISCAL YEARS
ENDED JUNE 30, 1984 AND JUNE 30, 1983

	1984	1983	Increase (Decrease)
REVENUE			
Bank Examination Fee	$276,747.63	$385,301.34	$(108,553.71)
S/B & Loan Examination Fees	22,500.11	18,557.84	3,942.27
Small Loan Examination Fees	34,611.33	43,337.66	(8,726.33)
Miscellaneous Fees	45,154.52	52,495.88	(7,341.36)
Refund/Reimbursement - Prior Fiscal Year	1,119.09	1,217.50	(98.41)
TOTAL REVENUE *	$380,132.68	$500,910.22	$(120,777.54)
Current Fees Billed - Not Received	-0-	$11,458.90	$(11,458.90)
DISBURSEMENTS			
Salaries	$305,860.63	$312,268.67	$(6,408.04)
Travel	12,240.24	11,522.95	717.29
Contractual Services	19,135.63	24,966.66	(5,831.03)
Supplies and Materials	9,181.78	6,513.88	2,667.90
Capital Outlay	11,554.84	4,930.93	6,623.91
Fringe Benefits	87,311.11	82,928.49	4,382.62
Revenue Refunds	1,501.15	1,103.27	397.88
TOTAL DISBURSEMENTS	$446,785.38	$444,234.85	$2,550.53
Excess - Revenue over Disbursements	($66,652.70)	$56,675.37	
Fund Balance - Previous Year	215,987.38	159,312.01	
FUND BALANCE - CASH	$149,334.68	$215,987.38	
Encumbrances	8,768.39	7,806.23	
FUND BALANCE - NET	$140,566.29	$208,181.15	

* Fiscal '83 Revenue includes $142,380.05 of Fiscal '84 Supervisory Assessments paid in advance. Fiscal '84 Revenue includes $67,700.74 of Fiscal '85 Supervisory Assessments paid in advance.

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1984 AND JUNE 30, 1983

	1984	1983	Increase (Decrease)
REVENUE:			
Bank Franchise Tax	$9,523,504.91	$4,072,591.26	$5,450,913.65
S/B & Loan License Fees	2,400.00	1,300.00	1,100.00
S/B & Loan Franchise Tax	2,297.73	474.84	1,822.89
Small Loan Company License Fees	5,900.00	6,450.00	(550.00)
MVSF License Fees	9,600.00	11,150.00	(1,550.00)
Miscellaneous License Fees	53,735.00	62,241.00	(8,506.00)
TOTAL REVENUE:	$9,597,437.64	$4,154,207.10	$5,443,230.54
Current Fees Billed - Not Received	-0-	$300.00	$(300.00)

CONSOLIDATED STATEMENTS

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1984 AND JUNE 30, 1983

OFFICE OF THE STATE BANK COMMISSIONER
THOMAS COLLINS BUILDING, P. O. BOX 1401
DOVER, DELAWARE 19903

REVISED

(IN THOUSANDS)

	Non-Deposit Trust Companies			Banking Institutions - 1984						
	Total 1984	Total 1983	Increase (Decrease)	Commercial	State Savings	Federal Savings	National	Total 1984	Total 1983	Increase (Decrease)
ASSETS:										
Cash and Due from Depository Institutions	1,038	268	770	952,089	9,723	53,468	137,722	1,153,002	1,200,706	(47,704)
U.S. Treasury Securities & other U.S. Agencies	199	199	-0-	816,285	40,958	46,984	116,005	1,020,232	1,371,210	(350,978)
Obligations of States & Political Subdivisions	---	---	---	302,821	324	---	11,907	315,052	509,724	(194,672)
All other Securities	4,035	1,128	2,907	158,991	58,675	435,638	29,188	682,492	341,861	340,631
Trading Account Securities	---	---	---	52	---	---	---	52	45,620	(45,568)
Federal Funds Sold & Securities Purchased	---	---	---	673,961	---	12,900	38,848	725,709	478,172	247,537
Loans and Leases - Net	---	---	---	7,240,003	108,250	578,683	3,984,917	11,911,853	6,812,265	5,099,588
Bank Premises, Furniture & Fixtures	1,144	606	538	100,131	891	10,984	28,875	140,881	129,354	11,527
Real Estate Owned other than Bank Premises	---	---	---	1,309	1,511	1,047	1,613	5,480	7,879	(2,399)
Investment in Unconsolidated Subsidiaries	---	125	(125)	1,745	---	---	---	1,745	---	1,745
Customers' Liability to Bank	---	---	---	760	---	---	---	760	385	375
Other Assets	2,780,810	1,873,494	907,316	175,383	11,607	34,443	63,506	284,939	166,892	118,047
TOTAL ASSETS:	$2,787,226	$1,875,820	$911,406	$10,423,530	$231,939	$1,174,147	$4,412,581	$16,242,197	$11,064,068	$5,178,129
LIABILITIES:										
Demand Deposits of Indivs.	---	---	---	856,031	684	107,169	127,546	1,091,430	1,145,792	(54,362)
Time & Savings Deposits, Inc.	---	---	---	4,846,476	212,539	882,926	1,613,440	7,555,381	5,886,687	1,668,694
Deposits of U.S. Government	---	---	---	4,574	---	---	1,837	6,411	4,768	1,643
Deposits of States & Political Subdivisions	---	---	---	137,919	---	---	15,910	153,829	96,019	57,810
Deposits of Commercial Banks	---	---	---	220,015	---	---	79,072	299,087	155,362	143,725
Other Depository Institutions	---	---	---	11,383	---	---	403	11,786	---	11,786
Certified and Official Checks	---	---	---	16,210	---	---	21,345	37,555	37,142	413
Foreign Deposits in Domestic Office	---	---	---	1,137	---	---	---	1,137	---	1,137
Foreign Deposits in Foreign Offices	---	---	---	812,682	---	---	15,000	827,682	---	827,682
TOTAL DEPOSITS:	---	---	---	$6,906,427	$213,223	$990,095	$1,874,553	$9,984,298	$7,325,770	$2,658,528
Federal Funds Purchased & Securities Sold	---	---	---	1,242,688	---	49,442	565,927	1,858,057	1,077,420	780,637
Interest Bearing Demand Notes	---	---	---	90,230	---	---	2,043	92,273	143,385	(51,112)
Other Liabilities for Borrowed Money	642	---	642	926,264	---	56,368	1,408,723	2,391,355	1,024,056	1,367,299
Mortgage Indebtedness	---	---	---	8,157	---	876	2,820	11,853	12,136	(283)
Bank's Liability on Accepts.	---	---	---	627	---	---	---	627	385	242
Subordinated Notes & Debentures	---	---	---	118,235	---	---	10,564	128,799	120,000	8,799
Other Liabilities	2,780,199	1,871,060	909,139	195,941	8,910	34,777	145,291	384,919	240,942	143,977
TOTAL LIABILITIES:	$2,780,841	$1,871,060	$909,781	$9,488,569	$222,133	$1,131,558	$4,009,921	$14,852,181	$9,944,094	$4,908,087
EQUITY CAPITAL:										
Preferred Stock	---	---	---	---	---	---	13,000	13,000	13,500	(500)
Common Stock	903	902	1	228,229	---	---	105,736	333,965	304,849	29,116
Surplus	251	251	-0-	484,115	7,000	37,507	197,475	726,097	603,520	122,577
Undivided Profits & other Capital Reserves	5,231	3,607	1,624	222,617	2,806	5,082	86,449	316,954	198,105	118,849
TOTAL EQUITY CAPITAL:	$6,385	$4,760	$1,625	$934,961	$9,806	$42,589	$402,660	$1,390,016	$1,119,974	$270,042
TOTAL LIABILITIES & EQUITY CAPITAL:	$2,787,226	$1,875,820	$911,406	$10,423,530	$231,939	$1,174,147	$4,412,581	$16,242,197	$11,064,068	$5,178,129
Number of Institutions and Branches	3	3	-0-	137	6	30	58	231	208	23

ABSTRACT OF CALL REPORTS OF STATE-CHARTERED COMMERICAL BANKS
DURING THE YEAR JULY 1, 1983 THROUGH JUNE 30, 1984

	6-30-84 (In Thousands)	3-31-84 (In Thousands)	12-31-83 (In Thousands)	9-30-83 (In Thousands)
Number of Banks & Branches	135	126	126	126
ASSETS:				
Cash and Due from Depository Institutions	951,944	932,837	922,026	971,738
U. S. Treasury Securities	627,715	709,251	738,102	717,010
Obligations of other U. S. Gov. Agencies & Corps.	245,360	193,398	197,511	212,703
Obligations of States & Political Subdivisions	302,821	375,563	510,214	476,182
All other Securities	102,346	128,639	103,591	99,435
Trading Account Securities	---	61	74,050	65,341
Federal Funds Sold & Securities Purchased	673,961	408,611	540,139	417,787
Loans - Net	7,240,003	6,728,876	6,308,949	5,289,332
Lease Financing Receivables	---	---	14,346	14,374
Bank Premises, Furniture & Fixtures	100,131	91,638	88,582	87,806
Real Estate Owned other than Bank Premises	1,309	1,686	1,994	1,765
Investments in Unconsolidated Subsidiaries	1,745	---	437	---
Customers' Liability to Bk., Acceptances O/S	760	659	883	675
Other Assets	175,435	162,469	146,168	113,578
TOTAL ASSETS:	$10,423,530	$9,733,688	$9,646,992	$8,467,726
LIABILITIES:				
Demand Dep. of Indivs., Ptnships., & Corps.	1,119,935	1,311,682	1,301,012	1,002,030
Time & Savings Dep. Indivs., Ptnships. & Corps.	4,870,114	4,167,122	4,566,361	4,325,413
Deposits of U. S. Government	4,574	3,389	4,201	3,674
Deposits of States & Political Subdivisions	137,919	182,453	119,703	77,912
Deposits of Commercial Banks	220,015	204,230	300,549	153,982
Other Deposits	537,673	408,536	---	---
Certified and Officers' Checks	16,197	19,453	20,140	20,252
TOTAL DEPOSITS:	$ 6,906,427	$6,296,865	$6,311,966	$5,583,263
Federal Funds Purchased & Securities Sold, etc.	1,242,688	1,311,759	1,556,583	989,644
Interest-Bearing Demand Notes issued to Treas.	90,230	64,578	108,416	137,444
Other Liabilities for borrowed money	926,264	824,260	487,260	598,863
Mortgage Indebtedness and Liability	8,157	5,677	4,399	4,406
Banks Liability on Accepts. executed & O/S	760	659	883	675
Other Liabilities	314,043	178,907	179,582	194,285
TOTAL LIABILITIES:	$ 9,488,569	$8,682,705	$8,649,089	$7,508,580
Subordinated Notes and Debentures	---	118,102	117,800	120,000
EQUITY CAPITAL:				
Preferred Stock	---	12	---	---
Common Stock	228,229	225,929	225,429	217,717
Surplus	484,115	507,197	475,676	445,673
Undivided Profits	222,617	199,743	178,998	175,756
Reserve for Contingencies & other Capital Reserves	---	---	---	---
TOTAL EQUITY CAPITAL:	$ 934,961	$ 932,881	$ 880,103	$ 839,146
TOTAL LIABILITIES & EQUITY CAPITAL:	$10,423,530	$9,733,688	$9,646,992	$8,467,726

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1983 THROUGH JUNE 30, 1984

	6-30-84 (In Thousands)	3-31-84 (In Thousands)	12-31-83 (In Thousands)	9-30-83 (In Thousands)
Number of Non-Deposit Trust Companies	3	3	3	3
ASSETS:				
Cash and Due from Depository Institutions	1,038	1,214	1,279	3,471
U. S. Treasury Securities	199	199	199	199
All other Securities	4,035	752	1,320	1,275
Bank Premises, Furniture & Fixtures	1,144	988	808	911
Other Assets	2,780,810	2,259,081	2,304,858	2,059,687
TOTAL ASSETS:	$2,787,226	$2,262,234	$2,308,464	$2,065,543
LIABILITIES:				
Other Liabilities for borrowed money	642	326	983	730
Other Liabilities	2,780,199	2,258,426	2,304,207	2,060,960
TOTAL LIABILITIES:	$2,780,841	$2,258,752	$2,305,190	$2,061,690
EQUITY CAPITAL:				
Common Stock	903	903	902	902
Surplus	251	251	251	251
Undivided Profits & Reserve for Contingencies	5,231	2,328	2,121	2,700
TOTAL EQUITY CAPITAL:	$6,385	$3,482	$3,274	$3,853
TOTAL LIABILITIES & EQUITY CAPITAL:	$2,787,226	$2,262,234	$2,308,464	$2,065,543

ABSTRACT OF CALL REPORTS OF STATE SAVINGS BANKS
DURING THE YEAR JULY 1, 1983 THROUGH JUNE 30, 1984

	6-30-84 (In Thousands)	3-31-84 (In Thousands)	12-31-83 (In Thousands)	9-30-83 (In Thousands)
Number of Banks and Branches	6	6	6	6
ASSETS:				
Cash and Due from Depository Institutions	9,723	10,924	11,226	9,173
U. S. Treasury Securities	40,958	42,120	40,886	43,478
Obligations of States & Political Subdivisions	324	323	323	322
All other Securities	58,675	58,957	56,424	60,013
Federal Funds Sold & Securities Purchased	---	3,000	6,500	2,400
Loans,- Net	108,250	103,503	103,472	99,706
Bank Premises, Furniture and Fixtures	891	885	764	778
Real Estate Owned other than Bank Premises	1,511	1,518	1,525	2,382
Other Assets	11,607	12,490	3,438	15,945
TOTAL ASSETS:	$231,939	$233,720	$224,558	$234,197
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	684	513	407	477
Time and Savings Deposits of Indiv., Ptnships., & Corps.	212,539	214,056	213,577	210,359
TOTAL DEPOSITS:	$213,223	$214,569	$213,984	$210,836
Other Liabilities	8,910	9,344	578	13,874
TOTAL LIABILITIES:	$222,133	$223,913	$214,562	$224,710
EQUITY CAPITAL:				
Surplus	7,000	7,000	7,000	7,000
Undivided Profits	(190)	(189)	8	(501)
Reserve for Contingencies & other Capital Reserves	2,996	2,996	2,988	2,988
TOTAL EQUITY CAPITAL:	$ 9,806	$ 9,807	$ 9,996	$ 9,487
TOTAL LIABILITIES & EQUITY CAPITAL:	$231,939	$233,720	$224,558	$234,197

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1983 THROUGH JUNE 30, 1984

	6-30-84 (In Thousands)	3-31-84 (In Thousands)	12-31-83 (In Thousands)	9-30-83 (In Thousands)
Number of Banks and Branches	59	59	57	56
ASSETS:				
Cash and Due from Depository	137,722	147,363	196,409	154,535
U. S. Treasury Securities	66,814	84,156	76,073	70,157
Obligations of other U. S. Gov. Agencies & Corps.	44,974	43,649	27,759	27,930
Obligations of States & Political Subdivisions	15,371	15,812	24,534	24,194
All other Securities	29,941	29,221	43,480	38,247
Federal Funds Sold & Securities Purchased	38,848	57,941	55,366	96,237
Loans - Net	3,984,917	3,402,724	3,092,463	2,075,929
Bank Premises, Furniture & Fixtures	28,875	35,029	33,983	32,676
Real Estate Owned other than Bank Premises	1,613	1,892	1,932	1,649
Other Assets	63,506	53,525	48,583	30,563
TOTAL ASSETS:	$4,412,581	$3,871,312	$3,600,590	$2,552,117
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	156,053	139,967	100,733	105,118
Time & Savings Deposits, Indivs., Ptnships., & Corps.	1,584,933	1,314,927	1,386,487	1,162,612
Deposits of U. S. Government	1,837	1,761	1,933	365
Deposits of States & Political Subdivisions	15,910	17,327	22,671	19,447
Deposits of Commerical Banks	79,072	3,323	2,000	443
Other Deposits	15,403	20,394	---	---
Certified and Officers' Checks	21,345	17,353	13,897	18,668
TOTAL DEPOSITS:	$1,874,553	$1,515,052	$1,527,721	$1,306,703
Federal Funds Purchased & Securities Sold, etc.	565,927	471,799	427,466	254,973
Interest-bearing Demand Notes Issued to Treas.	2,043	1,799	473,027	375,537
Other Liabilities for borrowed money	1,408,723	1,384,007	602,476	280,308
Mortgage Indebtedness and Liability	2,820	7,642	7,737	7,822
Other Liabilities	155,855	113,266	94,588	67,986
TOTAL LIABILITIES:	$4,009,921	$3,493,565	$3,133,015	$2,293,329
Subordinated Notes and Debentures	---	---	109,000	---
EQUITY CAPITAL:				
Preferred Stock	13,000	13,000	13,000	13,500
Common Stock	105,736	105,733	104,033	87,135
Surplus	197,475	192,119	190,026	117,424
Undivided Profits	86,449	66,895	50,768	40,729
Reserve for Contingencies & other Capital Reserves	---	---	548	---
TOTAL EQUITY CAPITAL	$ 402,660	$ 377,747	$ 358,575	$ 258,788
TOTAL LIABILITIES & EQUITY CAPITAL:	$4,412,581	$3,871,312	$3,600,590	$2,552,117

ABSTRACT OF CALL REPORTS OF FEDERAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1983 THROUGH JUNE 30, 1984

	6-30-84 (In Thousands)	3-31-84 (In Thousands)	12-31-83 (In Thousands)	9-30-83 (In Thousands)
Number of Banks and Branches	30	20	20	20
ASSETS:				
Cash and Due from Depository Institutions	53,468	15,583	76,691	27,260
U. S. Treasury Securities	46,984	96,137	240,834	250,671
Obligations of States and Political Subdivisions	---	---	29,443	29,439
All other Securities	435,638	212,917	151,670	152,048
Federal Funds Sold and Securities Purchased	12,900	---	13,500	23,300
Loans - Net	578,683	553,718	404,229	374,613
Bank Premises, Furniture and Fixtures	10,984	4,318	8,660	9,426
Real Estate Owned other than Bank Premises	1,047	---	79	1,203
Other Assets	34,443	19,962	17,904	13,068
TOTAL ASSETS:	$1,174,147	$902,635	$943,010	$881,028
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	107,169	75,325	71,206	58,654
Time and Savings Deposits, Indivs., Ptnships., & Corps.	882,926	723,899	768,744	759,585
TOTAL DEPOSITS:	$990,095	$799,224	$839,950	$818,239
Federal Funds Purchased and Securities Sold etc.	49,442	---	58,460	50
Other Liabilities for borrowed money	56,368	29,902	506	515
Mortgage Indebtedness and Liability	876	---	454	487
Other Liabilities	34,777	39,221	5,783	23,822
TOTAL LIABILITIES:	$1,131,558	$868,347	$905,153	$843,113
EQUITY CAPITAL:				
Surplus	37,507	---	34,938	34,938
Undivided Profits	5,082	34,288	(1,903)	(1,845)
Reserve for Contingencies & other Capital Reserves	---	---	4,822	4,822
TOTAL EQUITY CAPITAL:	$42,589	$34,288	$37,857	$37,915
TOTAL LIABILITIES & EQUITY CAPITAL:	$1,174,147	$902,635	$943,010	$881,028

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1984 AND JUNE 30, 1983

	6-30-84	6-30-83	Increase (Decrease)
Number of Associations	13	13	-0-
ASSETS			
First Mortgage Loans	89,741,204	72,712,599	17,028,605
Other Loans	2,610,145	2,956,019	(345,874)
Other Real Estate Owned	5,214	5,213	1
U. S. Gov. Obligations	3,308,980	175,596	3,133,384
Other Investments	4,763,889	9,473,155	(4,709,266)
Cash on Hand and in Banks	3,069,978	4,151,221	(1,081,243)
Fixed Assets	786,570	763,451	23,119
Other Assets	5,474,281	3,036,256	2,438,025
TOTAL ASSETS	$109,760,261	$93,273,510	$16,486,751
Installment Stock Dues (Serial Shares)	1,299,915	1,305,051	(5,136)
Earnings Apportioned	340,954	385,507	(44,553)
Full Paid Stock	11,334,233	10,410,701	923,532
Installment Full Paid Stock	9,909,525	10,596,109	(686,584)
Undivided Profits	2,477,555	1,805,767	671,788
Other Capital Accounts	43,986,639	33,086,859	10,899,780
TOTAL CAPITAL	$69,348,821	$57,589,994	$11,758,827
Borrowed Money	11,621,265	10,062,520	1,558,745
Loans in Process	1,129,330	350,194	779,136
Other Liabilities	25,344,434	22,947,371	2,397,063
Specific Reserves	942,834	940,115	2,719
General Reserves	1,373,577	1,383,316	(9,739)
TOTAL LIABILITIES	$109,760,261	$93,273,510	$16,486,751

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL
INSTALLMENT PAPER OF ALL LOAN COMPANIES OF
THE STATE OF DELAWARE

	Number of Companies	Number of Loans	Retail Installment Paper	Personal Installment Loans	TOTAL	Average Loan
6-30-1965	38	28,811	3,636,980	14,553,827	18,190,807	631
6-30-1966	46	37,465	3,648,164	22,888,095	26,536,259	708
6-30-1967	45	45,479	4,830,680	27,646,768	32,477,448	714
6-30-1968	45	48,608	3,946,206	31,345,656	35,291,862	726
6-30-1969	45	50,672	2,119,791	34,169,085	36,288,876	716
6-30-1970	43	49,944	4,427,720	34,869,231	39,296,951	787
6-30-1971	41	52,460	4,956,519	37,898,630	42,855,149	817
6-30-1972	61	53,372	3,840,835	44,056,509	47,897,344	897
6-30-1973	72	53,605	4,762,768	60,443,574	65,206,342	1,216
6-30-1974	74	69,584	9,578,691	71,690,231	81,268,922	1,168
6-30-1975	67	55,450	9,008,589	72,579,863	81,588,452	1,471
6-30-1976	65	62,754	8,507,554	79,580,069	87,965,623	1,401
6-30-1977	63	66,719	18,806,840	83,169,327	101,976,167	1,528
6-30-1978	69	70,613	9,787,329	101,501,047	111,288,976	1,576
6-30-1979	71	75,343	12,711,768	115,254,922	127,966,690	1,698
*6-30-1980	69	92,668	12,527,151	156,514,138	169,041,289	1,824
6-30-1981	66	69,901	12,334,982	128,482,038	140,817,020	2,015
6-30-1982	60	59,248	10,664,016	117,305,037	127,969,053	2,160
6-30-1983	56	52,543	14,087,309	96,405,116	110,492,425	2,103
6-30-1984	53	49,666	21,320,988	79,812,334	101,133,322	2,036

*FIGURES REPORTED FOR 1980 WERE INFLATED DUE TO ERRONEOUS REPORT BY A LICENSEE.

STATEMENTS
OF
STATE-CHARTERED
COMMERCIAL BANKS

17 BANKS WITH 115 DELAWARE BRANCHES,
5 FOREIGN BRANCHES AND 1 INTERNATIONAL BANKING FACILITY.
OF THE 17, 6 WERE ORGANIZED UNDER THE FINANCIAL CENTER DEVELOPMENT ACT AND 1 UNDER THE CONSUMER CREDIT BANK ACT.

BALTIMORE TRUST COMPANY

OFFICERS

Chairman of the Board	J. Townsend Tubbs
Vice Chairman	A. Carlton Moore
Vice Chairman	Leroy B. Truitt
President	Robert E. Dickerson
Senior Vice President and Branch Manager	Clayton L. Ringler
Vice President and Trust Officer	Russell D. Brittingham
Vice President, Loan Officer and Security Officer	D. Brent Hurley
Cashier	B. Philip Lynch, Jr.
Secretary and Assistant Vice President	Janet L. McCabe
Assistant Vice President and Branch Manager	Geraldine H. Cobb
Assistant Vice President and Branch Manager	Ralph A. Mills
Assistant Trust Officer	Agnes G. Hitchens
Assistant Cashier	Rena H. Evans
Assistant Cashier	Julie McCabe
Assistant Cashier	Brenda B. Stevens
Assistant Cashier	Shirley Tedley
Assistant Secretary	Janet Baker
Assistant Secretary	Jane W. McCabe
Assistant Secretary	Barbara Evans
Assistant Secretary	Paul A. Lynch
Operations Officer and Customer Services	Barbara Sparklin
Operations Officer and ATMS	Nancy Page
Head Teller	Joyce A. Murray
Auditor	Nancy E. McCabe

DIRECTORS

Thurman Adams, Jr.	Paul A. Lynch
Eugene Bunting	A. Carlton Moore
G. Herbert Calhoun	William O. Murray
Ralph E. Davis	William R. Murray
Robert E. Dickerson	William P. Short, Jr.
John C. Hammond	Daisy R. Townsend
Sally W. Hickman	P. Coleman Townsend, Jr.
William A. Law	Leroy B. Truitt
Edwin L. Layton	J. Townsend Tubbs
Richard I. Lewis	

BALTIMORE TRUST COMPANY

One West Church Street

SELBYVILLE, DE 19975 P.O. Box 272 SUSSEX COUNTY

Organized 1903

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 4,898
Obligations of other U.S. Gov. Agencies & Corps.		11,784
Obligations of States & Political Subdivisions		8,220
All other Securities		394
Federal Funds Sold and Securities Purchased		14,600
Loans - Net		65,932
Bank Premises, Furniture and Fixtures		1,784
Other Assets		1,146
TOTAL ASSETS		$ 108,758
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 21,093
Time and Savings Deposits of Indivs., Ptnships., & Corps.		72,019
Deposits of U. S. Government		162
Deposits of States and Political Subdivisions		557
Certified and Officers' Checks		852
TOTAL DEPOSITS		$ 94,683
(A) Total Demand Deposits	22,369	
(B) Total Time and Savings Deposits	72,314	
Mortgage Indebtedness and Obligations		171
Other Liabilities		2,148
TOTAL LIABILITIES		$ 97,002
EQUITY CAPITAL		
Common Stock		200
Surplus		4,000
Undivided Profits and Capital Reserves		7,556
TOTAL EQUITY CAPITAL		$ 11,756
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 108,758

Member of Federal Deposit Insurance Corporation

3 Branch Locations in Sussex County

BANK OF DELAWARE

OFFICERS

Chairman of the Board and Chief Executive Officer	Jeremiah P. Shea
President and Chief Operating Officer	David McMillan
Senior Executive Vice President	John J. Corrigan
Executive Vice President	Hugh A. George
Senior Vice President	Lawrence T. Alford
Senior Vice President	Leo F. Brennan
Senior Vice President	Francis J. Karpinski
Senior Vice President	Edward F. Massaglia
Senior Vice President	Calvert A. Morgan, Jr.
Senior Vice President	Robert B. Rickards
Vice President and Secretary	Joseph N. Sgroi, Jr.
Vice President	Robert U. Altemus, Jr.
Vice President	Michael J. Bright, Jr.
Vice President	Paul R. Carey
Vice President	Joseph K. Champness
Vice President	Robert C. Corson
Vice President	Wayne L. Dawson
Vice President	George W. Forbes, III
Vice President	Brice M. Hickman
Vice President	Robert T. Hughes
Vice President	Richard L. Johnston
Vice President	Keith J. Joos
Vice President	William H. Kent
Vice President	W. Kendall Kintigh
Vice President	James E. Kitchen
Vice President	Edgar B. Loring
Vice President	William M. Lowther
Vice President	James E. Massengale
Vice President	John A. McKenna
Vice President	Edwin J. Morris
Vice President	Linda N. Outlaw
Vice President	Enoch S. Richards, Jr.
Vice President	John T. Shannon
Vice President	E. Richmond Steele, Jr.
Vice President	Carolyn L. Stoner
Vice President	Alan S. Trench
Vice President	Sheldon F. Wedemeyer, Jr.
Vice President	Edward F. Wheatley
Vice President	Dorothy J. White
Vice President	Robin L. Williams
Auditor	Andrew A. Romano
Comptroller	Nicholas M. Marsini, Jr.
Treasurer	Joseph F. Kwiatkowski
General Counsel	Michelle L. Welch

DIRECTORS

Warren L. Allen, Sr.	Aubrey B. Lank, Esq.
David K. Barnes, Ph. D.	Robert J. Leahy
Charles D. Broll	Thomas J. Maloney
William G. Copeland	David McMillan
John P. Cornell	William D. Patterson
John J. Corrigan	Robert F. Rider
Eleanor D. Craig	Jeremiah P. Shea
Eugene DiSabatino	Benjamin Vinton, Jr.
W. Coleman Edgar	J. Reese White, Jr.
Foster S. Friess, C.F.A.	Willard T. White, Jr.
Hudson E. Gruwell	Harry David Zutz

BANK OF DELAWARE

300 Delaware Avenue

WILMINGTON, DE 19899 — Organized 1885 — NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 58,608
U. S. Treasury Securities		97,340
Obligations of other U. S. Gov. Agencies		14,555
Obligations of States and Political Subdivisions		75,906
Other Domestic Securities		53,192
Federal Funds Sold and Securities Purchased		40,000
Loans - Net		746,449
Bank Premises, Furniture and Fixtures		13,606
Other Real Estate Owned		301
Customers' Liability to Bank		627
Intangible Assets		1,157
Other Assets		21,759
TOTAL ASSETS		$ 1,123,500
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 218,392
Time and Savings Deposits of Indivs., Ptnships., & Corps.		670,385
Deposits of U. S. Government		1,642
Deposits of States and Political Subdivisions		36,670
Deposits of Commercial Banks		887
Other Depository Institutions in the U. S.		1,023
Deposits of Banks in Foreign Countries		103
Certified and Official Checks		4,955
TOTAL DEPOSITS		$ 934,057
(A) Total Demand Deposits	227,060	
(B) Total Time and Savings Deposits	706,997	
Federal Funds Purchased and Securities Sold		92,626
Demand Notes Issued to the U. S. Treasury		2,983
Other Borrowed Money		2
Bank's Liability on Acceptances Executed		627
Other Liabilities		23,434
TOTAL LIABILITIES		$ 1,053,729
EQUITY CAPITAL		
Common Stock		500
Surplus		33,497
Undivided Profits and Capital Reserves		35,774
TOTAL EQUITY CAPITAL		$ 69,771
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,123,500

Member of Federal Deposit Insurance Corporation

34 Statewide Branch Locations

THE BANK OF NEW YORK (DELAWARE)

OFFICERS

Chairman of the Board	John B. Mencke
President and Chief Executive Officer	John F. Barrett
Vice President and Real Estate Loan Officer	Robert F. Brennan
Vice President and Comptroller	Robert C. Laing
Vice President and Commercial Loan Officer	James T. Scott
Assistant Treasurer	Eugene M. Rigaut

DIRECTORS

Sheldon Harrison
John B. Mencke
Gregory W. Spurr, Jr.
Newton P. S. Merrill
Deno D. Papageorge

THE BANK OF NEW YORK (DELAWARE)

1105 North Market Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1983

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 1,499
U. S. Treasury Securities		23,193
Loans - Net		452,280
Bank Premises, Furniture and Fixtures		1,887
Other Assets		9,219
TOTAL ASSETS		$ 488,078
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 2,003
Time and Savings Deposits of Indivs., Ptnships., & Corps.		30,000
Deposits of States and Political Subdivisions		9
Certified and Official Checks		37
TOTAL DEPOSITS		$ 32,049
(A) Total Demand Deposits	2,049	
(B) Total Time and Savings Deposits	30,000	
Federal Funds Purchased and Securities Sold		399,450
Other Liabilities		4,217
TOTAL LIABILITIES		$ 435,716
EQUITY CAPITAL		
Common Stock		5,000
Surplus		45,000
Undivided Profits and Capital Reserves		2,362
TOTAL EQUITY CAPITAL		$ 52,362
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 488,078

Member of Federal Deposit Insurance Corporation
2 Foreign Branch locations, Cayman Islands

CHEMICAL BANK (DELAWARE)

OFFICERS

Chairman	William B. Harrison, Jr.
President and Chief Executive Officer	William D. Baird, Jr.
Deputy and Chief Administrative Officer	Peter R. Pollock
Secretary and General Counsel	William M. Aukamp
Manager of Corporate Services	Anne S. Bradley
Manager of Corporate Communications	Linda C. Drake
Manager of Operations Group	Eric J. Edstrom
Manager of Credit Administration	Stephen D. Harrison
Manager of Real Estate Group	Nancy R. McArthur
Manager of Financial Institutions Group	Robert B. Meyer, Jr.
Manager of Finance	A. George Valentine
Manager of Corporate Group	Jay R. Weppler
Treasurer	Albert Williams

DIRECTORS

William D. Baird, Jr.	Kenneth N. LaVine, Jr.
Barbara D. Capsalis	Albert E. Lawrence
James M. Frost	Peter R. Pollock
William B. Harrison, Jr.	Morgan B. Stark

CHEMICAL BANK (DELAWARE)

One Rodney Square

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 109,796
Obligations of States and Political Subdivisions		2,450
All other Securities		3,000
Federal Funds Sold and Securities Purchased		10,000
Loans - Net		1,889,877
Bank Premises, Furniture and Fixtures		1,980
All other Assets		26,280
TOTAL ASSETS		$ 2,043,383
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 2,682
Time and Savings Deposits of Indivs., Ptnships., & Corps.		1,341,986
Deposits of States and Political Subdivisions		49,939
Deposits of Commercial Banks		44,931
Certified and Officers' Checks		214
TOTAL DEPOSITS		$ 1,439,752
(A) Total Demand Deposits	2,896	
(B) Total Time and Savings Deposits	1,436,856	
Federal Funds Purchased and Securities Sold		33,150
Other Liabilities for Borrowed Money		411,808
Other Liabilities		35,512
TOTAL LIABILITIES		$ 1,920,222
EQUITY CAPITAL		
Common Stock		10,000
Surplus		90,000
Undivided Profits and Capital Reserves		23,161
TOTAL EQUITY CAPITAL		$ 123,161
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 2,043,383

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

1 Foreign Branch Location, Cayman Islands

CITIBANK (DELAWARE)

OFFICERS

Chairman	Larry M. Small
Vice Chairman	R. Max Gould
President	Barry P. Keane
Vice President	Clifford J. McCann
Vice President	Alfred Blundo
Vice President	Mathew J. Capoziello
Vice President	Richard J. Ferranti
Vice President	George W. Everett
Vice President	Richard F. Martin
Vice President	James O. Howard
Secretary	Edward J. Kowalcyk
Assistant Secretary	Lorraine D. Mandel
Assistant Secretary	Joseph Connor
Treasurer	Michael V. Migliore
Chief Auditor	J. Daniel Demichelis

DIRECTORS

R. Max Gould	William A. Lockwood
Donald S. Howard	Patrick J. Mulhern
Barry P. Keane	Larry M. Small

CITIBANK (DELAWARE)

One Penn's Way

NEW CASTLE, DE 19720 Organized 1982 NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 16,376
Obligations of other U. S. Government Securities		500
Federal Funds Sold and Securities Purchased		36,000
Loans - Net		13,505
Bank Premises, Furniture and Fixtures		7,470
Other Assets		10,059
TOTAL ASSETS		$ 83,910
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 9,180
Time and Savings Deposits of Indivs., Ptnships., & Corps.		194
Deposits of Commercial Banks		16,267
Certified and Official Checks		61
TOTAL DEPOSITS		$ 25,702
(A) Total Demand Deposits	25,508	
(B) Total Time and Savings Deposits	194	
Mortgage Indebtedness and Obligations under capitalized leases		3,782
Other Liabilities		3,319
TOTAL LIABILITIES		$ 32,803
EQUITY CAPITAL		
Common Stock		25,000
Surplus		25,000
Undivided Profits and Capital Reserves		1,107
TOTAL EQUITY CAPITAL		$ 51,107
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 83,910

Member of Federal Deposit Insurance Corporation

THE CLAYTON BANK AND TRUST COMPANY

OFFICERS

Chairman of the Board	John J. Roth, Sr.
President and Trust Officer	William H. Walters
Vice President	Ernest F. Smith
Secretary	Clarence S. Collins, Jr.
Cashier	Pearl E. Cole
Assistant Cashier and Assistant Trust Officer	Joanna A. Coverdale
Assistant Trust Officer	William H. Vaughn

DIRECTORS

Robert M. Biger	John J. Roth, Sr.
Beulah S. Blendt	Ernest F. Smith
Clarence S. Collins, Jr.	William H. Walters
Albert J. Pleasanton	William H. Willis, Jr.

THE CLAYTON BANK AND TRUST COMPANY

Main Street

CLAYTON, DE 19938 P.O. Box 216 KENT COUNTY

Organized 1913

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 605
Obligations of other U. S. Government Securities		3,212
Federal Funds Sold and Securities Purchased		1,100
Loans - Net		8,730
Bank Premises, Furniture and Fixtures		161
Other Assets		111
TOTAL ASSETS		$ 13,919
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 2,896
Time and Savings Deposits of Indivs., Ptnships., & Corps.		9,354
Deposits of U. S. Government		10
Deposits of States and Political Subdivisions		121
Certified and Official Checks		48
TOTAL DEPOSITS		$ 12,429
(A) Total Demand Deposits	2,958	
(B) Total Time and Savings Deposits	9,471	
Other Liabilities		351
TOTAL LIABILITIES		$ 12,780
EQUITY CAPITAL		
Common Stock		200
Surplus		200
Undivided Profits and Capital Reserves		739
TOTAL EQUITY CAPITAL		$ 1,139
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 13,919

Member of Federal Deposit Insurance Corporation

DELAWARE TRUST COMPANY

OFFICERS

Chairman and Chief executive Officer	J. H. Tyler McConnell
Vice Chairman of the Board	William C. Lickle
President and Chief Operating Officer	John F. Porter, III
Executive Vice President and Secretary	Bryan S. Colbourn
Executive Vice President	William L. Rhoads, III
Executive Vice President and Chief Financial Officer	Philip W. Seibold
Senior Vice President	William J. Bradley
Senior Vice President	Harry A. Dorian
Senior Vice President	John F. Downham
Senior Vice President	Walter J. Durham, Jr.
Senior Vice President	John C. Goodman
Senior Vice President	Kenneth L. Holmes
Senior Vice President	Karl L. Johnston
Senior Vice President and Controller	David H. Macke
Senior Vice President	David C. Rittenhouse
Senior Vice President	W. Laird Stabler, Jr.
Senior Vice President	Daniel J. Strecker
Senior Vice President	George V. Wood
Senior Vice President	F. Samuel Wilcox, III
Senior Vice President	Kemp A. Wright
Senior Vice President	John B. York
Vice President	William C. Abernethy
Vice President and Budget Director	George W. Austin
Vice President	David W. Baldt
Vice President	Ralph L. Baldwin
Vice President	Benjamin J. Bertino
Vice President	Richard G. Bevan
Vice President and Treasurer	E. Matthew Brown
Vice President	Willard T. Bullock
Vice President	David J. Coll, Jr.
Vice President	William A. Corbishley
Vice President	Robert L. Duke, IV
Vice President	George M. Fisher, IV
Vice President	Gary Fullman
Vice President and Deputy Controller	R. Edward Herman
Vice President	Anthony P. Higgins
Vice President	Carl E. Hostetter
Vice President	Charles T. Hunter
Vice President	Ross C. Iudica
Vice President	William G. Killinger
Vice President	Hugh D. Leahy, Jr.
Vice President	L. Cass Ledyard, Jr.
Vice President	Leon G. Lockerman
Vice President	William N. McDonald
Vice President	A. Kirk Mearns, Jr.
Vice President	Arloe R. Olsen, Jr.
Vice President	Joan L. Palmer
Vice President	David H. Read
Vice President	John H. Reed
Vice President	James J. Riley
Vice President	Robert K. Shadduck
Vice President	George H. Trapnell
Vice President	John W. Troxell
Vice President	Ranney B. Ward
Vice President	John F. Wilbraham
Vice President	Donald R. Williams
Vice President	H. Reese Wilson
Vice President and Deputy Controller	Michael Yacyk, Jr.
Vice President and Personnel Director	Robert L. Yori
Auditor	Edward B. Spangenberg

DIRECTORS

David F. Anderson	Walter J. Laird, Jr.	John F. Porter, III
Robert P. Barnett	William C. Lickle	W. Glasgow Reynolds
Arthur G. Connolly, Jr.	Hart T. Mankin	William L. Rhoads, III
Harry Corless	John M. Martin	Philip W. Seibold
Bruce M. Donaldson	Irenee duront May	W. Laird Stabler, Jr.
William duPont, III	J. H. Tyler McConnell	George Strawbridge, Jr.
Alexander F. Giacco	Irving Morris	E. A. Trabant
Joseph F. Hulihan	W. Duncan Patterson, Jr.	James C. Willcox
John T. Jackson	Blaine T. Phillips	

DELAWARE TRUST COMPANY

900 Market Street

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 97,966
U. S. Treasury Securities		97,990
Obligations of other U. S. Government Agencies & Corps.		56,790
Obligations of States and Political Subdivisions		31,148
Other Domestic Securities		6
Federal Funds Sold and Securities Purchased		26,000
Loans - Net		476,259
Bank Premises, Furniture and Fixtures		14,794
Other Real Estate Owned		915
All other Assets		14,447
TOTAL ASSETS		$ 816,315
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 198,537
Time and Savings Deposits of Indivs., Ptnships., & Corps.		502,594
Deposits of U. S. Government		1,162
Deposits of States and Political Subdivisions		1,692
Deposits of Commercial Banks		199
Other Depository Institutions in the U. S.		327
Certified and Official Checks		3,805
TOTAL DEPOSITS		$ 708,316
(A) Total Demand Deposits	204,479	
(B) Total Time and Savings Deposits	503,837	
Federal Funds Purchased and Securities Sold		44,521
Other Liabilities		12,456
TOTAL LIABILITIES		$ 765,293
EQUITY CAPITAL		
Common Stock		2,006
Surplus		25,043
Undivided Profits and Capital Reserves		23,973
TOTAL EQUITY CAPITAL		$ 51,022
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 816,315

Member of Federal Deposit Insurance Corporation

30 Statewide Branch Locations

E. F. HUTTON BANK

OFFICERS

Chairman of the Board	Thomas P. Lynch
President	William B. Hitchcock

DIRECTORS

William B. Hitchcock
Thomas P. Lynch
James C. Lockwood
Thomas Morley
Richard Roeder

E. F. HUTTON BANK

824 Market Street - 9th Floor

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1983

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 2,159
Loans and Leases - Net	621
Other Assets	52
TOTAL ASSETS	$ 2,832
LIABILITIES	
Time and Savings Deposits of Indivs., Ptnships., & Corps.	$ 688
TOTAL DEPOSITS	$ 688
Other Liabilities	50
TOTAL LIABILITIES	$ 738
EQUITY CAPITAL	
Common Stock	500
Surplus	1,500
Undivided Profits and other Capital Reserves	94
TOTAL EQUITY CAPITAL	$ 2,094
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 2,832

Member of Federal Deposit Insurance Corporation

THE FELTON BANK

OFFICERS

President	Virgil N. Jarrell
First Vice President	Leon C. Donovan
Second Vice President	Albert D. Warren
Secretary	Morris L. Turner, D.D.S.
Treasurer	Richard McCloskey
Cashier	Jon C. Nichols
Assistant Cashier	Freda W. Kelley

DIRECTORS

William Chambers
Leon C. Donovan
Virgil N. Jarrell
Richard McCloskey
Morris L. Turner, D.D.S.
Albert D. Warren

THE FELTON BANK

Main Street

FELTON, DE 19943 KENT COUNTY

Organized 1917

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 445
U. S. Treasury Securities		226
Obligations of other U. S. Government Securities		871
Obligations of States and Political Subdivisions		577
All other Securities		33
Federal Funds Sold and Securities Purchased		800
Loans - Net		5,318
Bank Premises, Furniture and Fixtures		78
All other Assets		141
TOTAL ASSETS		$ 8,489
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 1,424
Time and Savings Deposits of Indivs., Ptnships., & Corps.		5,599
Deposits of U. S. Government		6
Deposits of States and Political Subdivisions		134
Certified and Official Checks		37
TOTAL DEPOSITS		$ 7,200
(A) Total Demand Deposits	1,503	
(B) Total Time and Savings Deposits	5,697	
Other Liabilities		131
TOTAL LIABILITIES		$ 7,331
EQUITY CAPITAL		
Common Stock		50
Surplus		150
Undivided Profits and Capital Reserves		958
TOTAL EQUITY CAPITAL		$ 1,158
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 8,489

Member of Federal Deposit Insurance Corporation

GREENWOOD TRUST COMPANY

OFFICERS

President	Norman C. Hamstead
Vice President	A. Stanley Cahall
Secretary and Treasurer	Nelson W. Meredith
Cashier	Richard A. Beauchamp
Assistant Cashier & Security Officer	Shirley A. Loockerman

DIRECTORS

A. Stanley Cahall	Luther Lyons
Keith H. Carlisle	Nelson W. Meredith
Norman C. Hamstead	Henry W. Peters

C. Buell Schulze

GREENWOOD TRUST COMPANY

44 West Market Street

GREENWOOD, DE 19950 P. O. Box C SUSSEX COUNTY

Organized 1911

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 666
Other U. S. Government Securities		2,003
All other Securities		25
Federal Funds Sold and Securities Purchased		1,900
Loans - Net		6,013
Bank Premises, Furniture and Fixtures		228
All other Assets		154
TOTAL ASSETS		$ 10,989
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 1,935
Time and Savings Deposits of Indivs., Ptnships., & Corps.		7,205
Deposits of U. S. Government		36
Deposits of States and Political Subdivisions		407
Other Depository Institutions in the U. S.		136
Certified and Official Checks		21
TOTAL DEPOSITS		$ 9,740
(A) Total Demand Deposits	2,183	
(B) Total Time and Savings Deposits	7,557	
Other Liabilities		134
TOTAL LIABILITIES		$ 9,874
EQUITY CAPITAL		
Common Stock		35
Surplus		425
Undivided Profits and Capital Reserves		655
TOTAL EQUITY CAPITAL		$ 1,115
Total Liabilities and Equity Capital		$ 10,989

Member of Federal Deposit Insurance Corporation

MANUFACTURERS HANOVER BANK (DELAWARE)

OFFICERS

Chairman of the Board	Donald H. McCree
President	Michael M. Cassell
Senior Vice President	Paul C. Kelly
Vice President and Manager	Lance J. Cunha
Vice President and Manager	Richard J. Nolan, Jr.
Vice President and Senior Counsel	Marguerite E. Sheehan
Vice President	Francis J. Coldren
Vice President	Michael P. Handago
Vice President	Arthur J. Horn
Vice President	Paul D. Koehrsen
Vice President	Philip S. Reese
Vice President	William A. Telkowski
Assistant Vice President	Samuel D. F. Bird
Assistant Vice President	John W. Livingston, Jr.
Assistant Vice President	Laura W. McMunigal
Assistant Vice President	Charles H. O'Neil, Jr.
Assistant Vice President	Richard V. Pawlewicz
Assistant Vice President	Nina C. Prass
Assistant Vice President	Rodrick D. Rohrbach
Controller	Richard C. Haiber
Assistant Controller	Joseph M. Barnes
Accounting Officer	Edwin F. Carr, Jr.
Accounting Officer	James D. Smith
Assistant Secretary	Robert S. Cronin
Assistant Secretary	Alan E. Dages
Assistant Secretary	Robert R. Dunn
Assistant Secretary	David P. Hornbach
Assistant Secretary	Karen R. Lachow
Assistant Secretary	Judith R. Williams
Assistant Manager	Edward J. Borsella

DIRECTORS

Charles V. Austin	Llewelyn Jenkins
Michael M. Cassell	Donald H. McCree
Robert C. Isban	John R. Torell,III

MANUFACTURERS HANOVER BANK (DELAWARE)

WILMINGTON, DE 19801 — 919 Market Street — NEW CASTLE COUNTY

Organized 1983

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 270,604
U. S. Treasury Securities & other U. S. Agencies		79,830
All other Securities		4,500
Federal Funds Sold and Securities Purchased		95,000
Loans and Leases - Net		779,430
Bank Premises, Furniture and Fixtures		1,227
Customers' Liability to Bank		133
Other Assets		18,551
TOTAL ASSETS		$ 1,249,275
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,890
Time & Savings Deposits of Indivs., Ptnships., & Corps.		420,172
Deposits of States and Political Subdivisions		13,455
Deposits of Commercial Banks		152,767
Other Depository Institutions		5,452
Certified and Official Checks		133
Foreign Deposits in Domestic Office		1,000
Foreign Deposits in Foreign Offices		237,698
TOTAL DEPOSITS		$ 834,567
(A) Total Demand Deposits	133,186	
(B) Total Time and Savings Deposits	701,381	
Federal Funds Purchased and Securities Sold		155,673
Other Liabilities for Borrowed Money		77,000
Subordinated Notes and Debentures		133
Other Liabilities		12,832
TOTAL LIABILITIES		$ 1,080,205
EQUITY CAPITAL		
Common Stock		50,000
Surplus		100,000
Undivided Profits and other Capital Reserves		19,070
TOTAL EQUITY CAPITAL		$ 169,070
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,249,275

Member of Federal Deposit Insurance Corporation

1 Foreign Branch Location, Cayman Islands

1 International Banking Facility

MORGAN BANK (DELAWARE)

OFFICERS

Chairman of the Board	Peter B. Smith
President and Chief Executive Officer	David D. Wakefield
Vice President and Secretary	James D. Goodpasture
Vice President and Treasurer	David N. Lawrence
Vice President and Manager of Banking	Philip C. Murray
Vice President and Manager of Operations and Administration	William P. Garry
Vice President	Dennis J. Brennan
Vice President	George A. Kent
Vice President	William H. Swartz, Jr.
Vice President	Lorenzo A. Villalon
Vice President	Ralph G. Schwab
Assistant Vice President	Victoria L. Brooks
Assistant Vice President	Dennis W. Schaefer
Assistant Vice President	Zung T. Nguyen
Assistant Vice President	Timothy J. Wilhide
Assistant Vice President	Edward F. Cummings
Assistant Vice President	Denis G. Mulcahy
Assistant Vice President	Joseph E. Quinn
Assistant Vice President	Gail H. Russell
Assistant Treasurer	Leslie E. Cook
Assistant Treasurer	Robert J. Henchey
Assistant Treasurer	Gary P. Frick
Assistant Treasurer	Gregory Heck
Assistant Treasurer	Kevin J. O'Brien
Assistant Treasurer	Nicholas J. Badame
Assistant Treasurer	Robert S. Ward
Assistant Treasurer	Carl T. Wikstrom
Comptroller	Joseph Chiarelli
Assistant Comptroller	James P. Seay
Accounting Officer	Michael C. Mendes
Accounting Officer	Jacqueline A. Waldorf
Accounting Officer	Peyton K. Wildermuth
Auditing Officer	Edmond J. Sannini

DIRECTORS

Donald B. Riefler

John F. Ruffle

Peter B. Smith

John M. Stadter, Jr.

David D. Wakefield

MORGAN BANK (DELAWARE)

902 Market Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1981

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 238,894
U.S. Treasury Securities & other U.S. Agencies		300,781
Obligations of States & Political Subdivisions		85,801
All other Securities		6,000
Trading Account Securities		52
Federal Funds Sold and Securities Purchased		55,000
Loans and Leases - Net		1,548,319
Bank Premises, Furniture and Fixtures		3,642
Other Assets		38,303
TOTAL ASSETS		$ 2,276,792
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 50,165
Time & Savings Deposits of Indivs., Ptnships., & Corps.		825,661
Certified and Official Checks		455
Foreign Deposits in Foreign Offices		287,442
TOTAL DEPOSITS		$ 1,163,723
(A) Total Demand Deposits	50,620	
(B) Total Time and Savings Deposits	1,113,103	
Federal Funds Purchased and Securities Sold		306,802
Interest Bearing Demand Notes		65,000
Other Liabilities for Borrowed Money		358,490
Subordinated Notes and Debentures		100,000
Other Liabilities		49,027
TOTAL LIABILITIES		$ 2,043,042
EQUITY CAPITAL		
Common Stock		100,000
Surplus		100,000
Undivided Profits and other Capital Reserves		33,750
TOTAL EQUITY CAPITAL		$ 233,750
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 2,276,792

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

1 Foreign Branch Location, Cayman Islands

NBD DELAWARE BANK

OFFICERS

Chairman and President	F. M. Adams, Jr.
Senior Vice President	A. M. Guerreso
Senior Vice President	E. W. Meyer
Vice President	G. R. Heinrich
Vice President	J. H. Davis
Vice President	F. V. Grozenski
Secretary	R. C. Linton
Treasurer	G. K. Hanson
Assistant Secretary	D. T. Lis
Assistant Treasurer	R. E. Allison

DIRECTORS

F. M. Adams, Jr.	G. K. Hanson
L. Betanzos	G. R. Heinrich
J. G. Conway	T. H. Jeffs, II
A. M. Guerreso	D. D. Kaylor

R. C. Linton

NBD DELAWARE BANK

902 Market Street - Suite 320

WILMINGTON, DE 19801 Organized 1984 NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 144
Other U. S. Government Securities	5,853
Other Assets	95
TOTAL ASSETS	$ 6,092
LIABILITIES	
Other Liabilities	43
TOTAL LIABILITIES	$ 43
EQUITY CAPITAL	
Common Stock	1,800
Surplus	4,200
Undivided Profits and Capital Reserves	49
TOTAL EQUITY CAPITAL	$ 6,049
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 6,092

Member of Federal Deposit Insurance Corporation

THE PEOPLES BANK OF HARRINGTON

OFFICERS

President	J. Edward Taylor
First Vice President	Jehu F. Camper
Second Vice President	Charles L. Peck, Jr.
Secretary	Calvert A. Morgan, Sr.
Cashier	Robert E. Everline
Assistant Cashier	Barry A. Breeding
Assistant Cashier	Frances P. Garey
Assistant Cashier	Patricia G. Kohut

DIRECTORS

Thurman G. Adams	William F. Parker
Jehu F. Camper	William Paskey, Jr.
Walter Messick	Charles L. Peck, Jr.
Calvert A. Morgan, Sr	George C. Simpson

J. Edward Taylor

THE PEOPLES BANK OF HARRINGTON

Clark and Hanley Streets

HARRINGTON, DE 19952 — Organized 1905 — KENT COUNTY

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 938
U.S. Treasury Securities & other U.S. Agencies		8,858
Obligations of States and Political Subdivisions		4,250
All other Securities		7
Federal Funds Sold and Securities Purchased		800
Loans and Leases - Net		11,596
Bank Premises, Furniture and Fixtures		513
Other Assets		469
TOTAL ASSETS		$ 27,431
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,083
Time and Savings Deposits of Indivs., Ptnships., & Corps.		21,144
Deposits of U. S. Government		32
Deposits of States and Political Subdivisions		101
Certified and Official Checks		13
TOTAL DEPOSITS		$ 24,373
(A) Total Demand Deposits	3,871	
(B) Total Time & Savings Deposits	20,502	
Other Liabilities for Borrowed Money		30
Other Liabilities		46
TOTAL LIABILITIES		$ 24,449
EQUITY CAPITAL		
Common Stock		250
Surplus		550
Undivided Profits and other Capital Reserves		2,182
TOTAL EQUITY CAPITAL		$ 2,982
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 27,431

Member of Federal Deposit Insurance Corporation

THE PHILADELPHIA BANK (DELAWARE)

103 Foulk Road

WILMINGTON, DE 19803 NEW CASTLE COUNTY

Organized 1982

Effective December 2, 1983, the Philadelphia Bank (Delaware) converted from an insured State Member bank to an insured National bank with the title:

"CoreStates Bank of Delaware, National Association"

SUBURBAN BANK (DELAWARE)

OFFICERS

Chairman of the Board	Robert F. Tardio
President	Frank A. Rauscher
Senior Vice President	Randall L. Hutchinson
Vice President	Robert L. Walker
Assistant Vice President	Richard J. Boylan
Assistant Vice President	Donald L. Holmes
Assistant Vice President	Jean A. Croy
Secretary	Margie L. Helsel
Treasurer	L. Edward O'Hara, Jr.

DIRECTORS

Dennis R. Hanson — G. J. Manderfield

Randall Hutchinson — Frank A. Rauscher

Robert F. Tardio

SUBURBAN BANK (DELAWARE)

800 Silver Lake Boulevard

DOVER, DE 19901 KENT COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 294
All other Securities	284
Loans and Leases - Net	109,701
Bank Premises, Furniture and Fixtures	195
All other Assets	314
TOTAL ASSETS	$ 110,788
LIABILITIES	
Demand Deposits of Indivs., Ptnships., & Corps.	$ 100
TOTAL DEPOSITS	$ 100
Other Liabilities for Borrowed Money	78,743
Other Liabilities	2,735
TOTAL LIABILITIES	$ 81,578
EQUITY CAPITAL	
Common Stock	5,000
Surplus	20,000
Undivided Profits and other Capital Reserves	4,210
TOTAL EQUITY CAPITAL	$ 29,210
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 110,788

Member of Federal Deposit Insurance Corporation

THE SUSSEX TRUST COMPANY

OFFICERS

Chairman of the Board, President and Chief Executive Officer	Robert M. Hoyt, C. P. A.
Executive Vice President - Operations and Strategic Planning	Robert L. Thompson
Senior Vice President	Harry H. Dukes, Jr.
Vice President and Secretary	Linda M. Dukes
Vice President, Treasurer and Chief Financial Officer	Wayne V. Dukes
Vice President - Data Processing	John E. McGann
Vice President - Sales and Branch Administration	Jerry A. Mullins
Vice President and Chief Loan Officer	Harold L. Slatcher
Vice President - Operations	Geraldine B. Taylor
Vice President and Trust Officer	David V. Wyatt
Assistant Vice President	James D. Barr
Assistant Vice President	Norris L. Bunting
Assistant Vice President	Gerald W. Chandler
Assistant Vice President	Alma M. Palmer
Assistant Vice President	Clifford W. Parsons
Assistant Vice President	Shirley A. Parsons
Assistant Vice President	J. Oneal Pritchett
Assistant Vice President	Wilmer W. Rogers
Assistant Vice President	John R. Schroeder
Assostamt Vice President	Barry A. Sipple
Assistant Vice President	Ronald S. Slacum
Assistant Vice President	Betty J. Sullivan
Assistant Vice President	Lewis C. Trivits
Auditor	W. Franklin Barr
Trust Officer	Donald C. Studley
Compliance Officer	Ronald N. Kenton
Purchasing Officer	H. Allen Lewis
IRA/Keogh Specialist	Angela R. Emory

DIRECTORS

John L. Allen, Sr.
John P. Argo
Alfred G. Best
Frank D. Bonsall, Jr.
John L. Briggs
Leon L. Burton
Herbert Calhoun
W. Cecil Carpenter
Addie M. Cordrey
Richard H. Derrickson
Bertha E. C. Dukes
Harry H. Dukes, Jr.
Robert E. Dukes
W. Pierce Ellis, M. D.
John T. Fisher
Jackie Hickman
Lemuel H. Hickman
Gerald W. Hocker
Ralph Holloway
George W. Hopkins
Robert M. Hoyt, C. P. A.
M. Martin Isaacs
Melvin L. Joseph
Ross A. Kennedy
Donald L. Kent
Calvin C. McComrick
John E. McGovern
Edward A. Madden
Richard M. Manlove
James E. Marvil, M. D.
Rex L. Mears
Ernest E. Megee, Jr.
John E. Messick
George W. Plummer
Wayland H. Rice, Jr.
Edgar Rickards
Henry S. Saunders, Jr.
Francis R. Short
Sam H. Showell, Jr.
Kenneth A. Simpler
Nancy Lee Smoot
Robert L. Thompson
Robert W. Tunnell
Robert W. Tunnell, Jr.
Glenn W. Ward
J. Willis Webb
James C. White, D. P. M.
Preston L. Williams, Jr.
W. Robert Williams

THE SUSSEX TRUST COMPANY

Market Street - P.O. Box 617

LAUREL, DE 19956

SUSSEX COUNTY

Organized 1895

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 9,796
U.S. Treasury Securities and other U.S. Agencies		9,056
Obligations of States and Political Subdivisions		20,487
All other Securities		466
Federal Funds Sold and Securities Purchased		8,300
Loans and Leases - Net		172,611
Bank Premises, Furniture and Fixtures		6,562
Real Estate Owned other than Bank		93
Other Assets		6,108
TOTAL ASSETS		$ 233,479
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 28,130
Time & Savings Deposits of Indivs., Ptnships., & Corps.		177,065
Deposits of U.S. Government		172
Deposits of States and Political Subdivisions		6,739
Deposits of Commercial Banks		89
Other Depository Institutions		688
Certified and Official Checks		1,286
TOTAL DEPOSITS		$ 214,169
(A) Total Demand Deposits	42,127	
(B) Total Time and Savings Deposits	172,042	
Federal Funds Purchased and Securities Sold		228
Other Liabilities for Borrowed Money		191
Mortgage Indebtedness		140
Other Liabilities		2,303
TOTAL LIABILITIES		$ 217,031
EQUITY CAPITAL		
Common Stock		2,000
Surplus		8,000
Undivided Profits and other Capital Reserves		6,448
TOTAL EQUITY CAPITAL		$ 16,448
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 233,479

Member of Federal Deposit Insurance Corporation

14 Branch Locations in Kent and Sussex Counties

WILMINGTON TRUST COMPANY

OFFICERS

Chairman and Chief Executive Officer	Bernard J. Taylor, II
President and Chief Operating Officer	A. Samuel Gray
Senior Vice President and Secretary	Joseph M. Moran
Senior Vice President	John A. Herdeg
Senior Vice President and Treasurer	Leonard W. Quill
Senior Vice President	Henry F. Acquaotta
Senior Vice President	Donald A. Corkran
Senior Vice President	George D. Craig
Senior Vice President	Robert V. A. Harra, Jr.
Senior Vice President	Bruce L. Marra

DIRECTORS

George P. Bissell, Jr.	John A. Herdeg
David B. Bolen	Bernard B. Isaacson
Robert H. Bolling, Jr.	Andrew B. Kirkpatrick, Jr.
J. Bruce Bredin	W. Frederick Laird
Joseph W. Chinn, Jr.	Charles B. McCoy
Edward W. Cooch, Jr.	*Walter D. Mertz
Charles S. Crompton, Jr.	Hugh E. Miller
William R. Deeley	Joseph M. Moran
Irenee duPont, Jr.	*G. Burton Pearson, Jr.
George P. Edmonds	John R. Ryan
*Endsley P. Fairman	Walton H. Simpson
Robert C. Forney	Thomas P. Sweeney
A. Samuel Gray	Bernard J. Taylor, II
Charles J. Harrington	Mary Jornlin Theisen

*Associate Director

WILMINGTON TRUST COMPANY

Rodney Square North

WILMINGTON, DE 19890

NEW CASTLE COUNTY

Organized 1903

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 138,401
U. S. Treasury Securities and other U. S. Agencies		160,233
Obligations of States and Political Subdivisions		73,982
All other Securities		34,294
Federal Funds Sold and Securities Purchased		384,461
Loans and Leases - Net		953,362
Bank Premises, Furniture and Fixtures		46,004
Investments in Unconsolidated Subsidiaries		1,745
Other Assets		27,018
TOTAL ASSETS		$ 1,819,500
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 424,696
Time and Savings Deposits of Indivs., Ptnships., & Corps.		937,777
Deposits of U. S. Government		1,352
Deposits of States and Political Subdivisions		28,095
Deposits of Commercial Banks		4,875
Other Depository Institutions		3,757
Certified and Official Checks		4,293
Foreign Deposits in Domestic Office		34
TOTAL DEPOSITS		$ 1,404,879
(A) Total Demand Deposits	588,259	
(B) Total Time and Savings Deposits	816,620	
Federal Funds Purchased and Securities Sold		210,238
Interest-Bearing Demand Notes		22,247
Mortgage Indebtedness		4,064
Subordinated Notes and Debentures		18,102
Other Liabilities		47,203
TOTAL LIABILITIES		$ 1,706,733
EQUITY CAPITAL		
Common Stock		25,688
Surplus		26,550
Undivided Profits and other Capital Reserves		60,529
TOTAL EQUITY CAPITAL		$ 112,767
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,819,500

Member of Federal Deposit Insurance Corporation

34 Statewide Branch Locations

STATEMENTS

OF

NON-DEPOSIT TRUST COMPANIES

**OF THE 3 NON-DEPOSIT TRUST COMPANIES,
1 WAS ORGANIZED UNDER THE LIMITED PURPOSE
TRUST ACT AND THERE ARE NO BRANCH OFFICES.**

AMERICAN GUARANTY & TRUST COMPANY

OFFICERS

Chairman	Eleuthere I. duPont
President	Matthew D. Mason, III
Vice President and Secretary	H. Lester Ariail, Jr.
Vice President	Louis A. Aviola, Jr.
Vice President	Charles S. Baker
Assistant Vice President	Linda J. Watson
Treasurer	A. Kenneth Hackett, Jr.
Assistant Secretary and Assistant Treasurer	Mary B. Zaccanini

DIRECTORS

Eleuthere I. duPont	Richard V. King
Francis I. duPont	Matthew D. Mason, III
Raymond W. Hofmann	Alan R. Singer

AMERICAN GUARANTY & TRUST COMPANY

3801 Kennett Pike

WILMINGTON, DE 19807 NEW CASTLE COUNTY

Organized 1914

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 100
Securities	199
Bank Premises, Furniture and Fixtures	33
Other Assets	87,314
TOTAL ASSETS	$ 87,646
LIABILITIES	
Other Liabilities	$ 87,579
TOTAL LIABILITIES	$ 87,579
EQUITY CAPITAL	
Common Stock	203
Surplus	1
Undivided Profits and Capital Reserves	(137)
TOTAL EQUITY CAPITAL	$ 67
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 87,646

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

OFFICERS

Chairman of the Board	Daniel R. Butler
President	Stephen B. Tily, III
Corporate Secretary and Vice President	Carol Hilty Droge
Assistant Trust Officer	Stephen C. Moyer
Assistant Trust Officer	Linda K. Jobson
Assistant Trust Officer	Mark P. Werrell
Assistant Trust Officer	Diane C. Schrader
Controller and Vice President - Finance	Ulric D. Moore
Assistant Trust Officer	Susan Judge
Vice President - Personnel	Karen E. Shipley
Vice President - Operations	Daniel O'Neill

DIRECTORS

Daniel R. Butler	F. Michael Donohue, Jr.
Edward P. Clayman, Esquire	Stephen B. Tily, III

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

4305 Lancaster Pike

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 823
Other Bonds, Notes and Debentures	4,035
Bank Premises, Furniture and Fixtures	899
Other Assets	2,491,659
TOTAL ASSETS	$ 2,497,416
LIABILITIES	
Other Liabilities	$ 2,491,848
TOTAL LIABILITIES	$ 2,491,848
EQUITY CAPITAL	
Common Stock	200
Undivided Profits	4,693
Reserve for Contingencies and other Capital Reserves	675
TOTAL EQUITY CAPITAL	$ 5,568
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 2,497,416

E. F. HUTTON TRUST COMPANY

OFFICERS

Chairman	Thomas P. Lynch
Vice Chairman and Chief Executive Officer	Jay J. Abbes
President and Chief of Operations	William B. Hitchcock
Vice President	David Disick
Secretary	K. Kay Shearin
Treasurer	Jay J. Abbes

DIRECTORS

Jay J. Abbes	James C. Lockwood
John Ellis	Thomas P. Lynch
William B. Hitchcock	Peter F. Muratore

Leonard A. Reinhart

E. F. HUTTON TRUST COMPANY

901 North Market Street

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 115
Bank Premises, Furniture and Fixtures	212
Other Assets	201,837
TOTAL ASSETS	$ 202,164
LIABILITIES	
Other Liabilities for Borrowed Money	$ 642
Other Liabilities	200,772
TOTAL LIABILITIES	$ 201,414
EQUITY CAPITAL	
Common Stock	500
Surplus	250
TOTAL EQUITY CAPITAL	$ 750
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 202,164

STATEMENTS
OF
MUTUAL SAVINGS BANKS

1 MUTUAL SAVINGS BANK
WITH 5 DELAWARE BRANCHES

ARTISANS' SAVINGS BANK

OFFICERS

President and Chief Executive Officer	Stephen G. Harris, Jr.
Vice President, Corporate Secretary and Investment Officer	Frank A. Miller
Vice President, Assistant Secretary and Loan Officer	Nelson D. Clark
Vice President	James F. Murphy
Controller	Wilson E. Simpson
Treasurer	David S. Loveland, III
Assistant Vice President, Assistant Secretary and Loan Officer	Frederick R. Wilke
Assistant Vice President	Stephen C. Nelson
Assistant Vice President	Joseph E. Salvatore
Auditor	James A. Metcalfe, Jr.
Assistant Treasurer and Assistant Secretary	Mary E. Barnes
Assistant Treasurer	Robert E. Carney
Loan Officer	Stephen H. Broadwell
Loan Officer	James S. Murray

DIRECTORS

William W. Bewley, Jr.
Frank M. Casson
John N. Fortner
Stephen G. Harris, Jr.
Sally V. Hawkins
Peter A. Larson
Frank A. Miller
Robert S. Moore, Sr.
Albert A. Poppiti
G. S. Scarborough, Jr.
B. Gary Scott
Donald C. Taylor

Harlan C. Williams

ARTISANS' SAVINGS BANK

Ninth and Tatnall Streets

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1861

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 9,723
U. S. Treasury Securities	40,958
Obligations of States and Political Subdivisions	324
All other Securities	50,189
Corporate Stock	8,486
Loans - Net	108,250
Bank Premises, Furniture and Fixtures	891
Real Estate Owned other than Bank Premises	1,511
Other Assets	11,607
TOTAL ASSETS	$ 231,939
LIABILITIES	
Demand Deposits of Indivs., Ptnships., and Corps.	$ 684
Time and Savings Deposits of Indivs., Ptnships., and Corps.	212,539
TOTAL DEPOSITS	$ 213,223
Other Liabilities	8,910
TOTAL LIABILITIES	$ 222,133
EQUITY CAPITAL	
Surplus	7,000
Undivided Profits	(190)
Other Reserves	2,996
TOTAL EQUITY CAPITAL	$ 9,806
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 231,939

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle and Kent Counties

WILMINGTON SAVINGS FUND SOCIETY

838 Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1832

Effective July 1, 1983, the Wilmington Savings Fund Society converted to an insured Federal Mutual Savings Bank charter; Federal Deposit Insurance Corporation insurance was retained. The new title is:

"Wilmington Savings Fund Society, FSB"

STATEMENTS
OF
NATIONAL BANKS

13 BANKS WITH 45 BRANCHES
7 OF THESE BANKS WERE ORGANIZED UNDER THE FINANCIAL CENTER DEVELOPMENT ACT

BENEFICIAL NATIONAL BANK

One Rodney Square

WILMINGTON, DE 19899 P.O. Box 1551 NEW CASTLE COUNTY

Organized 1952

OFFICERS

Chairman of the Board of Directors	Elbert N. Carvel
Vice Chairman of the Board of Directors	John O. Williams
President	Frederick M. Dawson
Executive Vice President	James W. Wright
Vice President & Chief Financial Officer	Robert W. Pierce
Vice President & Cashier	Robert M. Allcorn, Jr.
Vice President	Bruce A. Jones
Assistant Vice President & Assistant Secretary	James M. Carney
Assistant Vice President	Bruce A. Quillen
Assistant Vice President	Sandra Neiffer
Assistant Vice President	Nicolletta Paloni
Assistant Vice President & Assistant Controller	Judith I. Hulburt

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System
6 Statewide Branch Locations

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 15,412
U. S. Treasury Securities & other U. S. Gov. Obligations		7,053
Obligations of States and Political Subdivisions		2,739
All other Securities		75
Federal Funds Sold and Securities Purchased		1,000
Loans - Net		43,355
Bank Premises, Furniture and Fixtures		1,768
Real Estate Owned other than Bank Premises		151
Other Assets		987
TOTAL ASSETS		$ 72,540
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corporations		$ 11,541
Time and Savings Deposits, of Indivs., Ptnships., & Corps.		42,861
Deposits of U. S. Government		28
Deposits of States and Political Subdivisions		1,422
Deposits of Commercial Banks		1,872
Certified and Official Checks		2,979
TOTAL DEPOSITS		$ 60,703
(A) Total Demand Deposits	21,005	
(B) Total Time and Savings Deposits	39,698	
Interest-bearing Demand Notes		1,721
Subordinated Notes and Debentures		4,554
TOTAL LIABILITIES		$ 66,978
EQUITY CAPITAL		
Common Stock		1,000
Surplus		1,500
Undivided Profits and other Capital Reserves		3,062
TOTAL EQUITY CAPITAL		$ 5,562
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 72,540

DIRECTORS

J. C. Boggs
William H. Cantwell
Elbert N. Carvel
Finn M. W. Caspersen, Esquire
H. James Conaway, Jr.
Frederick M. Dawson
David J. Farris
James H. Gilliam, Jr., Esquire
Andrew C. Halvorsen
Gerald L. Holm
Joseph N. Scarpinato
Henry Topel
John O. Williams

BENEFICIAL NATIONAL BANK (U.S.A.)

1100 Carr Road

WILMINGTON, DE 19809 NEW CASTLE COUNTY

Organized 1983

OFFICERS

President and Chief Executive Officer	Joseph N. Scarpinato
Vice President - Marketing	Dennis J. Amichetti
Vice President - Data Processing	Theodore L. Boyer
Vice President - Credit & Collections	Thomas J. Harmon
Vice President and Chief Financial Officer	William H. Neely, Jr.
Vice President - Operations	Greg Powalski
Vice President - Planning	Jeffrey D. Robinson

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 3,185
All other Securities	1,219
Loans - Net	589,849
Bank Premises, Furniture and Fixtures	2,009
Other Assets	532
TOTAL ASSETS	$ 596,292
LIABILITIES	
Time and Savings Deposits, Inc.	$ 1,236
TOTAL DEPOSITS	$ 1,236
Other Liabilities for Borrowed Money	544,148
Other Liabilities	2,151
TOTAL LIABILITIES	$ 547,535
EQUITY CAPITAL	
Common Stock	7,500
Surplus	33,116
Undivided Profits and other Capital Reserves	8,141
TOTAL EQUITY CAPITAL	$ 48,757
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 596,292

DIRECTORS

Elbert N. Carvel	Andrew C. Halvorsen
Finn M. W. Caspersen, Esquire	Gerald L. Holm
Frederick M. Dawson	Joseph N. Scarpinato
David J. Farris,	Charles H. Watts, II
James H. Gilliam, Jr., Esquire	John O. Williams

THE CHASE MANHATTAN BANK (USA), N.A.

600 Market Street

WILMINGTON, DE 19801 Post Office Box 15018 NEW CASTLE COUNTY

Organized 1982

OFFICERS

Chairman of the Board	Frederick S. Hammer
President & Chief Executive Officer	Thomas A. Conigliaro
Vice President & Comptroller	Russell I. Wakal
Vice President, Associate Secretary & General Counsel	Richard P. Eckman
Vice President	Edward F. McKenna
Vice President	John W. Otto
Vice President	Malcolm Parker
Vice President	James D. Randall
Vice President	James B. Ross
Vice President	James J. Sullivan
Assistant Treasurer, Assistant Secretary and Assistant Counsel	Andrew T. Semmelman
Secretary	Michael E. Carlson
General Auditor	Donald A. Baldyga

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 16,180
All other Securities		2,940
Loans - Net		1,350,024
Bank Premises, Furniture and Fixtures		2,456
Other Assets		11,812
TOTAL ASSETS		$ 1,383,412
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 116
Time and Savings Deposits, Inc.		592,797
Deposits of Commercial Banks		75,000
Certified and Official Checks		10,751
TOTAL DEPOSITS		$ 678,664
(A) Total Demand Deposits	10,867	
(B) Total Time and Savings Deposits	667,797	
Federal Funds Purchased and Securities Sold		67,800
Other Liabilities for Borrowed Money		454,408
Other Liabilities		62,430
TOTAL LIABILITIES		$ 1,263,302
EQUITY CAPITAL		
Common Stock		24,000
Surplus		74,000
Undivided Profits and other Capital Reserves		22,110
TOTAL EQUITY CAPITAL		$ 120,110
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,383,412

DIRECTORS

J. Russell Baker
Arthur C. Bennett
Thomas A. Conigliaro
Frederick S. Hammer
Warren R. Leonard
Timothy McGinnis
Hans P. Ziegler

COLONIAL NATIONAL BANK

1901 West Fourth Street

WILMINGTON, DE 19805 — Organized 1927 — NEW CASTLE COUNTY

BRANCHES

307-309 Maryland Avenue — 200 West Ninth Street

OFFICERS

Chairman of the Board	Dennis Alter
President & Chief Executive Officer	James T. Dimond
Executive Vice President & Chief Operating Officer	Robert R. Galbusera, Jr.
Vice President, Finance, & Cashier	Carl E. Smith
Vice President, General Counsel, & Secretary	Michael J. Sexton
Vice President, Management Information Systems	Joseph E. Doyle
Vice President, Operations	Russell Watkins
Vice President, Credit Card	Harold Hendrickson
Vice President	Frank P. Shokaluk
Vice President	Al Jacobson
Controller	Cheryl A. Williamson

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 23,689
All other Securities		246
Federal Funds Sold and Securities Purchased		11,623
Loans - Net		122,176
Bank Premises, Furniture and Fixtures		630
Other Assets		8,087
TOTAL ASSETS		$ 166,451
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 5,547
Time and Savings Deposits, Inc.		132,357
Deposits of U. S. Government		1,355
Deposits of States & Political Subdivisions		5,200
Other Depository Institutions		19
Certified and Official Checks		2,085
TOTAL DEPOSITS		$ 146,563
(A) Total Demand Deposits	7,651	
(B) Total Time & Savings Deposits	138,912	
Subordinated Notes and Debentures		6,010
TOTAL LIABILITIES		$ 152,573
EQUITY CAPITAL		
Common Stock		2,785
Surplus		9,081
Undivided Profits and other Capital Reserves		2,012
TOTAL EQUITY CAPITAL		$ 13,878
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 166,451

DIRECTORS

Dennis Alter	Robert R. Galbusera, Jr.
Arthur Bellis	Carl E. Smith
Max Bothel	Andrew Steiner
Richard Braemer	Robert Toll
James T. Dimond	Phillip Turberg

CORESTATES BANK OF DELAWARE, N.A.*

WILMINGTON, DE 19803 — 103 Foulk Road — NEW CASTLE COUNTY

Organized 1982

OFFICERS

President	Thomas B. O'Rourke
Executive Vice President & Chief Financial Officer	Gregory C. Dillett
Vice President and General Manager	James M. Vitale
Vice President	Deborah M. Berger
Secretary	David J. Martin

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

	(In Thousands)
ASSETS	
Cash and Due from Depository Institutions	$ 1,309
All other Securities	983
Loans - Net	372,039
Bank Premises, Furniture and Fixtures	713
Other Assets	1,245
TOTAL ASSETS	$ 376,289
LIABILITIES	
Deposits of U. S. Government	$ 35
Deposits of Commercial Banks	2,200
TOTAL DEPOSITS	$ 2,235
Federal Funds Purchased and Securities Sold	19,900
Other Liabilities for Borrowed Money	315,000
Other Liabilities	10,289
TOTAL LIABILITIES	$ 347,424
EQUITY CAPITAL	
Common Stock	$ 10,000
Surplus	15,000
Undivided Profits and other Capital Reserves	3,865
TOTAL EQUITY CAPITAL	$ 28,865
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 376,289

DIRECTORS

Peter A. Benoliel
Theodore A. Burtis
William V. Donaldson
G. Morris Dorrance, Jr.
James L. Everett, III
Frederick Heldring
Carlton E. Hughes
James W. Liddell
R. James Macaleer
Wilson D. McElhinny
Patricia A. McFate
R. Gordon McGovern
John A. Miller
William C. Musham
Seymour S. Preston, III
Richard S. Ravenscroft
Thomas J. Ritter
Ralph J. Roberts
J. Lawrence Shane
Raymond W. Smith
Harlod A. Sorgenti
Peter S. Strawbridge
Cornelia W. Wolf
Richard D. Wood, Jr.

* The Philadelphia Bank (Delaware) converted to a national charter and changed its name to CoreStates Bank of Delaware, N.A. on December 2, 1983.

DELAWARE NATIONAL BANK*

Route 113 and Edwards Street

GEORGETOWN, DE 19947 P. O. Box 484 SUSSEX COUNTY

Organized 1979

BRANCHES

1122 South Central Avenue - Laurel Atlantic Avenue - Ocean View

Rt. #1 and Church Street - Rehoboth Beach

OFFICERS

Chairman of the Board	Gerald W. Wilgus
Chief Executive Officer	Gary E. Burl
Chairman of Audit Committee	Gordon E. Wood
Secretary to the Board	Floyd A. Megee
Vice President and Cashier	Lynda A. Starkey
Vice President and Loan Officer	J. Frank Perdue
Assistant Cashier	Mary E. Hughes
Assistant Treasurer	Linda C. Betts

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 1,377
U.S. Treasury Securities & other U.S. Government Obligations		498
All other Securities		34
Federal Funds Sold and Securities Purchased		2,335
Loans - Net		11,852
Bank Premises, Furniture and Fixtures		568
Other Assets		400
TOTAL ASSETS		$ 17,064
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,780
Time and Savings Deposits, Inc.		10,503
Deposits of U. S. Government		21
Deposits of States and Political Subdivisions		250
Other Depository Institutions		384
Certified and Official Checks		108
TOTAL DEPOSITS		$ 15,046
(A) Total Demand Deposits	5,257	
(B) Total Time and Savings Deposits	9,789	
Federal Funds Purchased and Securities Sold		500
Other Liabilities		270
TOTAL LIABILITIES		$ 15,816
EQUITY CAPITAL		
Common Stock		579
Surplus		580
Undivided Profits and other Capital Reserves		89
TOTAL EQUITY CAPITAL		$ 1,248
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 17,064

DIRECTORS

Gary E. Burl	Floyd A. Megee
Everett T. Conoway	Ronald T. Moore
Roland L. Derrickson	Barbara-Cherrix O'Leary
Robert L. Halbrook	Gerald W. Wilgus
H. Wayne Kraeer	Gordon E. Wood

* The First National Bank of Georgetown changed its name to Delaware National Bank on February 9, 1984.

EQUITABLE BANK OF DELAWARE, N. A.

1724 South Governors Avenue

DOVER, DE 19901 KENT COUNTY

Organized 1982

OFFICERS

Chairman of the Board, President and Chief Executive Officer	H. Grant Hathaway
Executive Vice President	John F. Novak
Executive Vice President	Carl W. Stearn
Senior Vice President	John L. Swarm
Assistant Vice President and Treasurer	John M. Michael
Assistant Vice President, Assistant Treasurer and Security Officer	G. David Harris
Assistant Vice President and Compliance Officer	William C. Schaffner
Secretary	Barbara B. Lucas

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 76
All other Securities	996
Loans - Net	132,580
Other Assets	4,483
TOTAL ASSETS	$ 138,135
LIABILITIES	
Demand Deposits of Indivs., Ptnships., & Corps.	$ 66
Time and Savings Deposits, Inc.	79,074
TOTAL DEPOSITS	$ 79,140
(A) Total Demand Deposits 66	
(B) Total Time and Savings Deposits 79,074	
Federal Funds Purchased and Securities Sold	5,628
Other Liabilities for Borrowed Money	12,600
Other Liabilities	13,511
TOTAL LIABILITIES	$ 110,879
EQUITY CAPITAL	
Common Stock	$ 12,500
Surplus	12,500
Undivided Profits and other Capital Reserves	2,256
TOTAL EQUITY CAPITAL	$ 27,256
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 138,135

DIRECTORS

James C. Alban, Jr.
James H. Berick
H. Grant Hathaway
Raymond V. Haysbert, Sr.
LeRoy E. Hoffberger
William G. Hupfeldt
Joseph S. Keelty
W. Wallace Lanahan, Jr.
Alfred Lerner
George V. McGowan
Charles Scheeler
Rev. Joseph A. Sellinger
Richard P. Sullivan
W. Gordon Yates

THE FIRST NATIONAL BANK OF GEORGETOWN

Route 113 & Edwards Street

GEORGETOWN, DE 19947 P.O. Box 484 SUSSEX COUNTY

Organized 1979

Effective February 9, 1984, the First National Bank of Georgetown changed its corporate title to:

"Delaware National Bank"

THE FIRST NATIONAL BANK OF HARRINGTON

9 Commerce Street

HARRINGTON, DE 19952 KENT COUNTY

Organized 1888

Effective April 9, 1984, the First National Bank of Harrington became "JCPenney National Bank".

THE FIRST NATIONAL BANK OF WILMINGTON

1800 West Fourth Street

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1962

BRANCHES

2080 New Castle Avenue - New Castle 774 Christiana Road - Newark

OFFICERS

Chairman of the Board	John P. Reale, Sr.
Vice Chairman	Harvey Porter
President and Chief Executive Officer	T. F. Campenni
Senior Vice President - Bank Operations	Joseph Cloud, Jr.
Senior Vice President - Finance & Planning	L. W. O'Neil
Senior Vice President - Operations	A. F. Ortwein, Jr.
Vice President and Cashier	R. L. Miller
Vice President	E. S. Berman
Vice President	C. E. Cunningham, III
Vice President	B. J. McKenna
Vice President	L. A. Owes
Vice President	J. P. Reale, Jr.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 3,703
U.S. Treasury Securities and other U.S. Gov. Obligations		11,399
Obligations of States and Political Subdivisions		55
All other Securities		452
Loans - Net		157,681
Bank Premises, Furniture and Fixtures		1,027
Other Assets		8,464
TOTAL ASSETS		$ 182,781
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 9,826
Time and Savings Deposits, Inc.		83,256
Deposits of U. S. Government		28
Deposits of States and Political Subdivisions		1,858
Certified and Official Checks		11
TOTAL DEPOSITS		$ 94,979
(A) Total Demand Deposits	15,879	
(B) Total Time and Savings Deposits	79,100	
Federal Funds Purchased and Securities Sold		13,263
Other Liabilities for Borrowed Money		50,000
Mortgage Indebtedness		168
Other Liabilities		7,208
TOTAL LIABILITIES		$ 165,618
EQUITY CAPITAL		
Common Stock		7,600
Surplus		6,880
Undivided Profits and other Capital Reserves		2,683
TOTAL EQUITY CAPITAL		$ 17,163
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 182,781

DIRECTORS

O. Francis Biondi, Esquire	A. K. McClung
T. F. Campenni	Harvey Porter
Leonard S. Dwares	John P. Reale, Sr.
Vincent Greggo	W. B. Turley
John R. Hardy	K. C. Zieg

THE FIRST NATIONAL BANK OF WYOMING

120 West Camden-Wyoming Avenue

WYOMING, DE 19934 P.O. Box 279 KENT COUNTY

Organized 1909

BRANCH

Governors Avenue - Dover

OFFICERS

Chairman of the Board	W. G. Davis
Vice Chairman	Joseph Jackewicz
President	H. Bernard Lynch
Vice President and Cashier	Joseph E. Chippie
Assistant Cashier	Helen M. Dill
Assistant Cashier	Gloria E. Remus
Assistant Cashier	Lois Walters
Assistant Cashier	Mary E. Benham
Assistant Cashier and Manager	Paul B. Hughes, Jr.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,036
U.S. Treasury Securities and other U.S. Gov. Obligations		7,337
Obligations of States and Political Subdivisions		6,775
All other Securities		34
Federal Funds Sold and Securities Purchased		4,800
Loans - Net		22,967
Bank Premises, Furniture and Fixtures		422
Real Estate Owned other than Bank Premises		1
Other Assets		1,106
TOTAL ASSETS		$ 45,478
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 6,723
Time and Savings Deposits, Inc.		32,222
Deposits of U. S. Government		7
Deposits of States and Political Subdivisions		125
Certified and Official Checks		416
TOTAL DEPOSITS		$ 39,493
(A) Total Demand Deposits	9,298	
(B) Total Time and Savings Deposits	30,195	
Interest-bearing Demand Notes		210
Other Liabilities for Borrowed Money		61
Other Liabilities		668
TOTAL LIABILITIES		$ 40,432
EQUITY CAPITAL		
Common Stock		562
Surplus		563
Undivided Profits and other Capital Reserves		3,921
TOTAL EQUITY CAPITAL		$ 5,046
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 45,478

DIRECTORS

Harold L. Bennett
W. G. Davis
William A. Dawson
C. Fred Fifer, III
Joseph Jackewicz
H. Bernard Lynch
Peter Nechay

FIRST OMNI BANK, N. A.

Mitchell Street

MILLSBORO, DE 19966 SUSSEX COUNTY

Organized 1982

OFFICERS

Chairman of the Board	J. Owen Cole
President	Charles W. Cole, Jr.
Executive Vice President	Norman R. Foster
Senior Vice President	William J. Westervelt, Jr.
Vice President	Thomas W. Cleaver
Vice President	John A. Fletcher
Vice President	Larry G. Kirk
Secretary	John R. Lytle
Treasurer	William S. Kelly
Cashier	Ronald K. Todd

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,854
All other Securities		1,434
Loans - Net		126,879
Bank Premises, Furniture and Fixtures		8,140
Other Assets		560
TOTAL ASSETS		$ 139,867
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 12,473
Time and Savings Deposits, Inc.		34,257
Certified and Official Checks		1,921
TOTAL DEPOSITS		$ 48,651
(A) Total Demand Deposits	14,394	
(B) Total Time and Savings Deposits	34,257	
Federal Funds Purchased and Securities Sold		39,800
Other Liabilities for Borrowed Money		20,450
Other Liabilities		3,472
TOTAL LIABILITIES		$ 112,373
EQUITY CAPITAL		
Common Stock		12,500
Surplus		12,830
Undivided Profits and other Capital Reserves		2,164
TOTAL EQUITY CAPITAL		$ 27,494
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 139,867

DIRECTORS

J. Owen Cole	William T. Murray, III
Charles W. Cole, Jr.	Robert W. Schaefer
Norman R. Foster	William J. Westervelt, Jr.

GIRARD BANK DELAWARE, N. A.

Tenth & Market Streets

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1807

Effective June 25, 1984, Girard Bank Delaware, N.A. became "Mellon Bank (Delaware), N.A." as the result of a merger with Mellon National Corporation.

JC PENNEY NATIONAL BANK*

9 Commerce Street

HARRINGTON, DE 19952 KENT COUNTY

Organized 1888

BRANCH

Route 13 - Canterbury

OFFICERS

Chairman of the Board	Thomas J. Lyons
President	David G. Jones
Vice President and Assistant Secretary	Joan E. Quillen
Vice President	Joyce J. Kimmey
Treasurer	Paull F. Hubbard
Assistant Treasurer	Franklin W. Hendricks
Assistant Treasurer	Beatrice L. Wright
Manager - Harrington Office	C. Douglas Crouse
Manager - Canterbury Office	Anna Mae Draper

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 770
U.S. Treasury Securities & other U.S. Gov. Obligations		10,999
Obligations of States & Political Subdivisions		1,585
All other Securities		20
Federal Funds Sold and Securities Purchased		619
Loans - Net		18,962
Bank Premises, Furniture and Fixtures		380
Other Assets		942
TOTAL ASSETS		$ 34,277
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,648
Time and Savings Deposits, Inc.		26,833
Deposits of States and Political Subdivisions		440
Certified and Official Checks		183
TOTAL DEPOSITS		$ 31,104
(A) Total Demand Deposits	5,829	
(B) Total Time and Savings Deposits	25,275	
Interest-bearing Demand Notes		112
Other Liabilities		557
TOTAL LIABILITIES		$ 31,773
EQUITY CAPITAL		
Common Stock		210
Surplus		470
Undivided Profits and other Capital Reserves		1,824
TOTAL EQUITY CAPITAL		$ 2,504
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 34,277

DIRECTORS

Herman C. Brown
John M. Curtis
David G. Jones
Thomas J. Lyons
Robert E. Northam
Philip G. Rickards
William D. Striegel

* The First National Bank of Harrington changed its name to JCPenney National Bank on April 9, 1984.

MARYLAND BANK, N. A.

400 Christiana Road

NEWARK, DE 19713 — NEW CASTLE COUNTY

Organized 1982

OFFICERS

President and Chief Executive Officer	William H. Daiger, Jr.
Executive Vice President	Michael C. Middleton
Executive Vice President & Chief Operating Officer	Charles M. Cawley
Vice President	John R. Cochran
Vice President	Bruce L. Hammonds
Vice President	Charles F. Wheatley
Vice President	Kevin J. Canavan
Assistant Vice President	Gregg Bacchieri
Assistant Vice President	Earl U. Bravo
Assistant Vice President	Benjamin Cabell IV
Assistant Vice President	Donald M. Cole
Assistant Vice President	James E. Harris
Assistant Vice President and Controller	Edward J. Molony
Assistant Vice President	Howard L. Rose
Assistant Vice President	Joseph T. Stemmy
Assistant Vice President	Richard K. Struthers
Senior Personal Banking Officer & Deputy Controller	Cynthia A. Dewson

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 7,415
All other Securities		767
Loans - Net		554,423
Bank Premises, Furniture and Fixtures		1,683
Other Assets		11,145
TOTAL ASSETS		$ 575,433
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 2,128
Time and Savings Deposits, Inc.		209,332
Deposits of States and Political Subdivisions		2
Certified and Official Checks		444
TOTAL DEPOSITS		$ 211,906
(A) Total Demand Deposits	2,631	
(B) Total Time and Savings Deposits	209,275	
Federal Funds Purchased and Securities Sold		296,000
Other Liabilities for Borrowed Money		11,750
Other Liabilities		23,098
TOTAL LIABILITIES		$ 542,754
EQUITY CAPITAL		
Common Stock		12,500
Surplus		12,500
Undivided Profits and other Capital Reserves		7,679
TOTAL EQUITY CAPITAL		$ 32,679
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 575,433

DIRECTORS

Charles M. Cawley
William H. Daiger, Jr.
Robert D. H. Harvey, Jr.
Alan P. Hoblitzell, Jr.
William F. Melville, Jr.
Michael C. Middleton
Harry F. Wright, Jr.

MELLON BANK (DELAWARE), N. A.*

Tenth & Market Streets

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1807

OFFICERS

Chairman of the Board	William B. Eagleson, Jr.
President and Chief Executive Officer	H. Harrison Kephart, Jr.
Senior Vice President	Donald A. Jones
Senior Vice President	Edward J. Mulvilhill
Senior Vice President	Gordon A. Pfeiffer
Secretary	Libby G. Fishman
Controller	James M. Kurtz

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

30 Statewide Branch Locations

STATEMENT OF JUNE 30, 1984

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 27,362
U.S. Treasury Securities & other U.S. Gov. Obligations		19,621
All other Securities		19,988
Federal Funds Sold and Securities Purchased		8,921
Loans - Net		368,535
Bank Premises, Furniture and Fixtures		8,319
Real Estate Owned other than Bank Premises		1,461
Other Assets		11,589
TOTAL ASSETS		$ 465,796
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 67,148
Time and Savings Deposits, Inc.		265,067
Deposits of U. S. Government		363
Deposits of States and Political Subdivisions		6,613
Certified and Official Checks		2,441
TOTAL DEPOSITS		$ 341,632
(A) Total Demand Deposits	87,685	
(B) Total Time and Savings Deposits	253,947	
Federal Funds Purchased and Securities Sold		61,815
Other Liabilities for Borrowed Money		306
Mortgage Indebtedness		2,652
Other Liabilities		19,758
TOTAL LIABILITIES		$ 426,163
EQUITY CAPITAL		
Common Stock		4,000
Surplus		16,355
Undivided Profits and other Capital Reserves		19,278
TOTAL EQUITY CAPITAL		$ 39,633
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 465,796

DIRECTORS

John S. Barry
Alexis I. duPont Bayard
James Beebe, Jr.
Courtland A. Bell, Jr.
Eugene D. Bookhammer
Robert D. Burris
Betty L. Chambers
Robert C. Cole, Jr.
Carl DeMartino
William B. Eagleson, Jr.
Arden B. Engebretsen
Craig G. Ford
John E. Healy, II
H. Harrison Kephart, Jr.
Garrett B. Lyons
W. Charles Paradee, Jr.
H. Robert Sharbaugh
Bruce M. Stargatt
John G. Townsend, II

* Effective June 25, 1984 Girard Bank Delaware, N.A. became Mellon Bank (Delaware), N.A.

PROVIDENT OF DELAWARE BANK, N. A.

105 Foulk Road

WILMINGTON, DE 19803 NEW CASTLE COUNTY

Organized 1982

OFFICERS

Chairman and Chief Executive Officer	Karl E. Wenk, Jr.
President	Wayne R. Evans
Senior Vice President	William VanAuken
Vice President and Secretary	John D. Silcox
Vice President and Trust Officer	John W. McLaughlin
Vice President and Corp. Trust Officer	Joseph Feduniue
Vice President and Controller	Stephen J. Carroll
Vice President	Ronald Bloch
Vice President	Eric Burgess
Vice President	Michael Clark
Vice President	Paul Fox
Vice President	Dennis McNulty
Vice President	Russell Murray
Vice President	Robert Smith

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1984

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 32,856
U.S. Treasury Securities & other U.S. Gov. Obligations		59,098
Obligations of States and Political Subdivisions		753
Federal Funds Sold and Securities Purchased		9,550
Loans - Net		113,595
Bank Premises, Furniture and Fixtures		760
Other Assets		2,154
TOTAL ASSETS		$ 218,766
LIABILITIES		
Demand Deposits of Indivs., Ptrships., & Corps.		$ 4,550
Time and Savings Deposits, Inc.		103,645
Certified and Official Checks		6
Foreign Deposits in Foreign Offices		15,000
TOTAL DEPOSITS		$ 123,201
(A) Total Demand Deposits	4,556	
(B) Total Time and Savings Deposits	118,645	
Federal Funds Purchased and Securities Sold		61,221
Other Liabilities		1,879
TOTAL LIABILITIES		$ 186,301
EQUITY CAPITAL		
Preferred Stock		13,000
Common Stock		10,000
Surplus		2,100
Undivided Profits and other Capital Reserves		7,365
TOTAL EQUITY CAPITAL		$ 32,465
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 218,766

DIRECTORS

Robert T. Arnold	Roger S. Hillas
J. Richard Boylan	Robert G. Hoffman
J. Richard Carnall	Allan C. Kirkman
Robert E. Chappell	Edward V. Randall, Jr.
Wayne R. Evans	Karl E. Wenk, Jr.

STATEMENTS OF

FEDERAL SAVINGS BANKS

2 BANKS WITH 28 BRANCHES

FIRST FEDERAL SAVINGS BANK (OF DELAWARE)

One Customs House Square
8th and King Streets
P.O. Box 630

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1938

OFFICERS

President and Chief Executive Officer	Ralph O. Williams
Senior Vice President	G. Peter Beaumont
Vice President	James M. Mundy
Vice President	Harry D. Pearce
Vice President and Secretary	Trudi Willcox Wood
Treasurer	Sylvester Legutko

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.
9 Statewide Branch Locations

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 28,729
U. S. Treasury Securities	1,996
All other Securities	45,790
Loans - Net	138,250
Bank Premises, Furniture and Fixtures	2,124
Real Estate Owned other than Bank Premises	982
Other Assets	16,983
TOTAL ASSETS	$ 234,854
LIABILITIES	
Demand Deposits of Indivs., Ptnships., and Corps.	$ 41,128
Time and Savings Deposits of Indivs., Ptnships., and Corps.	142,656
TOTAL DEPOSITS	$ 183,784
Other Liabilities for Borrowed Money	39,368
Other Liabilities	6,390
TOTAL LIABILITIES	$ 229,542
EQUITY CAPITAL	
Surplus	4,472
Undivided Profits	840
TOTAL EQUITY CAPITAL	$ 5,312
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 234,854

DIRECTORS

Arthur A. Carota	William A. Haddock, Jr.
Richard I. G. Jones	H. David Lunger
Andrew L. Miller	Richard N. Morash
Charles B. Reeder	Paul D. Rossiter
Benjamin Vinton, Jr.	Ralph O. Williams

Trudi Willcox Wood

WILMINGTON SAVINGS FUND SOCIETY, FSB

838 Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1832

OFFICERS

President and Chief Executive Officer	J. Walton St. Clair, Jr.
Executive Vice President	Arthur C. Annone
Executive Vice President and Secretary	Ronald C. Smith
Senior Vice President	Thomas K. Kerstetter
Senior Vice President	John M. Mason
Senior Vice President	David J. Feeser
Vice President	David L. Burton
Vice President	Richard A. Clarke
Vice President	Richard E. Coning
Vice President	Samuel J. DiFerdinando, Jr.
Vice President	Gordon M. Dyott
Vice President	Donald H. Hadley, II
Vice President	Elbert N. Hicken
Vice President	Jack L. Ratcliffe
Vice President	John J. Parker, III
Treasurer	Augustine R. Papillo, Sr.
Auditor	Claire Beth Nilsen

Member of Federal Deposit Insurance Corporation
19 Statewide Branch Locations

STATEMENT OF JUNE 30, 1984

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 24,739
U. S. Treasury Securities	44,988
All other Securities	389,848
Federal Funds Sold and Securities Purchased	12,900
Loans - Net	440,433
Bank Premises, Furniture and Fixtures	8,860
Real Estate Owned other than Bank Premises	65
Customers' Liability to Bank	3,593
Other Assets	13,867
TOTAL ASSETS	$ 939,293
LIABILITIES	
Demand Deposits of Indivs., Ptnships., and Corps.	$ 66,041
Time and Savings Deposits of Indivs., Ptnships., and Corps	740,270
TOTAL DEPOSITS	$ 806,311
Federal Funds Purchased and Securities Sold	49,442
Other Liabilities for Borrowed Money	17,000
Mortgage Indebtedness and Liability	876
Bank's Liability on Acceptances Executed	3,593
Other Liabilities	24,794
TOTAL LIABILITIES	$ 902,016
EQUITY CAPITAL	
Surplus	33,035
Undivided Profits	4,242
TOTAL EQUITY CAPITAL	$ 37,277
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 939,293

DIRECTORS

Wesley A. Adams	Randall T. Murrill, Jr.
Stephen R. Clarke	Robert H. Peoples
Dudley E. Connors	Robert L. Richards, Jr.
Clifford P. Diver	J. Walton St. Clair, Jr.
Joseph R. Julian	Thomas C. Shea
Arthur W. Koffenberger, Jr.	James E. Vachris
William J. Miller, Jr.	A. Judson Wells

STATEMENTS
OF
STATE-CHARTERED
SAVINGS/BUILDING AND LOAN
ASSOCIATIONS

13 INSTITUTIONS WITH 2 BRANCHES
3 OF THE 13 ARE INSURED BY THE
FEDERAL SAVINGS & LOAN INSURANCE CORPORATION

ARDEN BUILDING & LOAN ASSOCIATION

2111 Orleans Road

ARDEN, DE 19810 — NEW CASTLE COUNTY

Organized 1917

OFFICERS

President	Leon Tanzer
Vice President	Richard Florschutz
Secretary and Treasurer	Rae F. Gerstine

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 163,740
Cash on Hand and in Banks	24,412
TOTAL ASSETS	$ 188,152
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 26,380
Earnings Apportioned (Distributed)	5,846
Full Paid Stock	92,800
Undivided Profits (Including Current Earnings not Distributed)	20,019
TOTAL CAPITAL	$ 145,045
Other Liabilities	1,291
Reserve for Losses on Loans	21,931
Reserve for Contingencies	19,885
TOTAL LIABILITIES	$ 188,152

Number of Serial Shares Outstanding (Par Value $200)	350
Number of Full Paid Shares Outstanding (Par Value $100)	928

DIRECTORS

Sylvia Abramson
Joseph Bell
Warren Davis
Richard Florschutz
Rae F. Gerstine
Joseph Green
Richard Lebeis
Harry Rich
Arthur E. Stevenson
Leon Tanzer

BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 Market Street

BRIDGEVILLE, DE 19933 SUSSEX COUNTY

Organized 1924

OFFICERS

President	Thomas J. Gray, Jr.
Vice President	Ralph E. Davis
Secretary and Treasurer	F. Joseph Willey
Assistant Secretary	Beverly I. Evans

STATEMENT OF JUNE 30, 1984

ASSETS

First Mortgage Loans	$ 908,068
Other Loans	17,061
U.S. Government Obligations	65,597
Cash on Hand and in Banks	1,503
Other Assets	7,349
TOTAL ASSETS	$ 999,578

LIABILITIES

Installment Stock Dues Paid In (Serial Shares)	$ 124,185
Earnings Apportioned (Distributed)	41,178
Full Paid Stock	706,500
Undivided Profits (Including Current Earnings not Distributed)	26,249
TOTAL CAPITAL	$ 898,112
Other Liabilities	150
Reserve for Losses on Loans	10,000
Reserve for Contingencies	91,316
TOTAL LIABILITIES	$ 999,578
Number of Serial Shares Outstanding (Par Value $200)	1,895
Number of Full Paid Shares Outstanding (Par Value $100)	7,065

DIRECTORS

Ralph E. Davis
Thomas J. Gray, Jr.
Richard W. Harris
Robert B. Hopkins
Donald L. Melson
Norman G. Powell
F. Joseph Willey

CLAYTON SAVINGS & LOAN ASSOCIATION

104 Cherry Street

CLAYTON, DE 19938 KENT COUNTY

Organized 1885

OFFICERS

President	John E. Knight, Jr.
Vice President	James T. Vaughn, Jr.
Secretary	Betzy A. Ely
Treasurer	Edward E. Hurd

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 208,451
Cash on Hand and in Banks	54,827
Fixed Assets (Net of Depreciation)	154
TOTAL ASSETS	$ 263,432
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 177,863
Undivided Profits (Including Current Earnings not Distributed)	68,422
TOTAL CAPITAL	$ 246,285
Reserve for Contingencies	17,147
TOTAL LIABILITIES	$ 263,432
Number of Serial Shares Outstanding (Par Value $200)	2,517

DIRECTORS

Betsy A. Ely	Bryce R. Nash
Allen Everett	Jerome A. Neal
Elmer T. Gove	Barbara D. Pritchard
Edward E. Hurd	James T. Vaughn, Jr.
John E. Knight, Jr.	Pauline M. Wemple

DELAWARE CITY BUILDING & LOAN ASSOCIATION

Second and Clinton Streets

DELAWARE CITY, DE 19706 NEW CASTLE COUNTY

Organized 1888

OFFICERS

President	Frank M. Derrickson
Vice President	David L. Money, Jr.
Secretary and Assistant Treasurer	David A. Eastburn
Treasurer	William J. Beck
Assistant Secretary	Anna G. Wilson

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 435,521
Other Loans	1,794
Other Investments	45,334
Cash on Hand and in Banks	1,567
Fixed Assets (Net of Depreciation)	7,313
TOTAL ASSETS	$ 491,529
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 140,540
Earnings Apportioned (Distributed)	41,881
Full Paid Stock	205,000
Undivided Profits (Including Current Earnings not Distributed)	12,122
TOTAL CAPITAL	$ 399,543
Reserve for Losses on Loans	48,463
Reserve for Contingencies	43,523
TOTAL LIABILITIES	$ 491,529
Number of Serial Shares Outstanding (Par Value $200)	1,937
Number of Full Paid Shares Outstanding (Par Value $50)	4,100

DIRECTORS

David A. Eastburn
Raymond A. Elliott
H. Bailey Lester, Jr.
David L. Money, Jr.
H. Blaine Money, Jr.
Lewis W. Walker
Anna G. Wilson
Patricia S. Wilson

DELAWARE SAVINGS & LOAN ASSOCIATION

921 Orange Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1870

BRANCHES

Middletown — Prices Corner

OFFICERS

President and Chief Executive Officer	Ronald W. Bevan
Chairman of the Board	Robert C. Barlow
Vice President and Secretary	Joseph V. Nacchia
Treasurer	Bernard J. Daney
Controller and Assistant Vice President	Gale Stawicki
Assistant Vice President	Frances D. Meloro
Assistant Vice President	M. Frances Nabb
Assistant Secretary	Mary Clare Bowlus

Member of the Federal Home Loan Bank
Member of the Federal Savings and Loan Insurance Corp.

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 27,267,278
Other Loans	539,175
Other Real Estate Owned	5,214
Other Investments	2,100,000
Cash on Hand and in Banks	858,908
Fixed Assets (Net of Depreciation)	302,988
Other Assets	3,367,953
TOTAL ASSETS	$ 34,441,516
LIABILITIES	
Full Paid Stock	$ 36,000
Installment Full Paid Stock	3,173,448
Undivided Profits (Including Current Earnings not Distributed)	1,440,450
Other Capital Accounts	242,019
TOTAL CAPITAL	$ 4,891,917
Borrowed Money	5,541,765
Loans in Process	955,230
Other Liabilities	23,035,268
Reserve for Losses on Loans	17,336
TOTAL LIABILITIES	$ 34,441,516

Number of Full Paid Shares Outstanding (Par Value $50) 720

DIRECTORS

Robert C. Barlow	Lewis M. Hagerty
Edward A. Beacom	Benjamin F. Lloyd, Sr.
Ronald W. Bevan	William G. Moeckel
Wilmer Bouchelle	W. Charles Money
Joseph J. Breen	Wilson Powell
Bernard J. Daney	John E. Sly

GREENWOOD BUILDING & LOAN ASSOCIATION

West Market Street

GREENWOOD, DE 19950 — SUSSEX COUNTY

Organized 1920

OFFICERS

President	N. W. Meredith, Sr.
Vice President	Charles F. Jones
Secretary and Treasurer	Russell B. Layton
Assistant Secretary and Treasurer	Charles H. Conaway

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 1,477,657
Other Loans	47,650
Cash on Hand and in Banks	11,693
Fixed Assets (Net of Depreciation)	710
Other Assets	7,876
TOTAL ASSETS	$ 1,545,586
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 112,562
Full Paid Stock	1,146,400
Installment Full Paid Stock	51,996
Undivided Profits (Including Current Earnings not Distributed)	25,404
TOTAL CAPITAL	$ 1,336,362
Borrowed Money	62,500
Other Liabilities	30,337
Reserve for Losses on Loans	14,265
Reserve for Contingencies	102,122
TOTAL LIABILITIES	$ 1,545,586
Number of Serial Shares Outstanding (Par Value $1.00)	3,519
Number of Full Paid Shares Outstanding (Par Value $100)	11,464

DIRECTORS

Charles H. Conaway
Charles F. Jones
Russell B. Layton
N. W. Meredith, Sr.
Marvin Warner
R. Gerald Pearson
Henry Peters
Alfred R. Smith
Harry N. Torbert

KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 South Harrison Street

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1911

OFFICERS

President	Raymond S. Babiarz, Jr.
Vice President and Treasurer	Eleanor J. Conte
Vice President	Wentzell T. Jablonski
Secretary	John F. Yasik, Jr.
Assistant Secretary and Treasurer	Irena M. Brzoska

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 13,058,367
Other Loans	364,849
Other Investments	1,300,000
Cash on Hand and in Banks	94,247
Fixed Assets (Net of Depreciation)	200,784
Other Assets	544,397
TOTAL ASSETS	$ 15,562,644
LIABILITIES	
Full Paid Stock	8,028,433
Installment Full Paid Stock	3,416,330
Undivided Profits (Including Current Earnings not Distributed)	161,377
TOTAL CAPITAL	$ 11,606,140
Borrowed Money	2,800,000-
Loans in Process	71,600
Other Liabilities	792,729
Reserve for Losses on Loans	292,175
TOTAL LIABILITIES	$ 15,562,644
Number of Full Paid Shares Outstanding (Par Value $100)	80,284

DIRECTORS

John E. Babiarz	Frank Mlynarczyk
Wentzell T. Jablonski	Peter P. Potocki, M.D.
Sigmund Klosiewicz	Jesse Samluk
Joseph M. Kwiatkowski, Esq.	Stephen J. Stevens

John F. Yasik, Jr.

LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

P. O. Box 231

LEWES, DE 19958 SUSSEX COUNTY

Organized 1925

OFFICERS

President	Harry W. Lewis
Executive Vice President	H. Edward Maull, Jr.
Vice President	William J. Downs
Secretary	Charles T. Melson, III
Treasurer	Bayard V. Coulter
Assistant Secretary	Charles T. Melson, Jr.

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 862,571
Other Loans	2,682
Cash on Hand and in Banks	40,699
Fixed Assets (Net of Depreciation)	591
Other Assets	5,374
TOTAL ASSETS	$ 911,917
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 113,416
Earnings Apportioned (Distributed)	37,035
Full Paid Stock	443,600
Undivided Profits (Including Current Earnings not Distributed)	20,200
TOTAL CAPITAL	$ 614,251
Borrowed Money	230,000
Other Liabilities	12,211
Reserve for Contingencies	55,455
TOTAL LIABILITIES	$ 911,917
Number of Serial Shares Outstanding (Par Value $200)	1,640
Number of Full Paid Shares Outstanding (Par Value $200)	2,218

DIRECTORS

Bayard V. Coulter	Harry W. Lewis
Wilson M. Cullum	H. Edward Maull, Jr.
William J. Downs	Charles T. Melson, Jr.
R. Marvin Ingram	Charles T. Melson, III
William A. Joseph	Dennard F. Quillen

MILFORD BUILDING & LOAN ASSOCIATION

10 N. W. Front Street

MILFORD, DE 19963 P. O. Box 599 KENT COUNTY

Organized 1869

OFFICERS

President	Calvert A. Morgan
Vice President	Dolphus B. Wilkins
Secretary	J. William Wells
Treasurer	Roy B. Kemp, Jr.

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 771,641
Other Investments	246,132
Cash on Hand and in Banks	12,568
Fixed Assets (Net of Depreciation)	1
Other Assets	1,054
TOTAL ASSETS	$ 1,031,396
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 189,903
Earnings Apportioned (Distributed)	87,791
Full Paid Stock	664,200
Undivided Profits (Including Current Earnings not Distributed)	6,965
TOTAL CAPITAL	$ 948,859
Other Liabilities	393
Reserve for Contingencies	82,144
TOTAL LIABILITIES	$ 1,031,396

Number of Serial Shares Outstanding (Par Value $200)	1,783
Number of Full Paid Shares Outstanding (Par Value $200)	3,321

DIRECTORS

John R. Baker, M.D.	Raymond W. Master
David A. Clements, Jr.	Calvert A. Morgan
R. Calvin Clendaniel	Willis Rogers
Robert Emory, D.D.S.	Myron C. Warner
Roy B. Kemp, Jr.	J. William Wells
Russell Kirby	Dolphus B. Wilkins

MILTON BUILDING & LOAN ASSOCIATION

Post Office Box 171

MILTON, DE 19968 — SUSSEX COUNTY

Organized 1923

OFFICERS

President	Ralph Dickerson
Vice President	Arthur Dorman
Secretary	Anna C. Johnson

STATEMENT OF JUNE 30,1984

ASSETS	
First Mortgage Loans	$ 70,000
Other Loans	2,100
Cash on Hand and in Banks	5,195
Other Assets	386
TOTAL ASSETS	$ 77,681
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 53,575
Earnings Apportioned (Distributed)	13,153
Full Paid Stock	3,400
TOTAL CAPITAL	$ 70,128
Other Liabilities	211
Reserve for Contingencies	7,342
TOTAL LIABILITIES	$ 77,681

Number of Serial Shares Outstanding (Par Value $200)	645
Number of Full Paid Shares Outstanding (Par Value $200)	17

DIRECTORS

Gladys Brittingham — Arthur Dorman

Ralph Dickerson — Leighton Richards

Elwood Warrington

NEWPORT BUILDING & LOAN ASSOCIATION

116-C East Justis Street

NEWPORT, DE 19804 — NEW CASTLE COUNTY

Organized 1869

OFFICERS

President	A. R. Ross
Vice President	John S. Hanna, Jr.
Financial Secretary	William B. Hambleton
Treasurer	John M. Smiley
Assistant Treasurer	Garrett Abele
Recording Secretary & Clerk	Ida Smith

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 165,037
Other Loans	11,149
Other Investments	33,063
Cash on Hand and in Banks	10,274
Other Assets	147
TOTAL ASSETS	$ 219,670
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 140,877
Earnings Apportioned (Distributed)	43,833
Full Paid Stock	7,900
Savings	2,358
Undivided Profits (Including Current Earnings not Distributed)	1,782
TOTAL CAPITAL	$ 196,750
Other Liabilities	386
Reserve for Contingencies	22,534
TOTAL LIABILITIES	$ 219,670
Number of Serial Shares Outstanding (Par Value $200)	1,890
Number of Full Paid Shares Outstanding (Par Value $50)	158

DIRECTORS

Garrett Abele
George C. Charrick
William B. Hambleton
John S. Hanna, Jr.
Horace O. Ingram
Thomas M. Keith, Esq.
Delmer Kilby
A. R. Ross
Thomas Seeds
John M. Smiley
Ida Smith

NINTH WARD SAVINGS & LOAN ASSOCIATION

400 Delaware Avenue

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1922

OFFICERS

Chairman of the Board	J. Bayard Cloud
President and Chief Executive Officer	Ronald P. Crouch
Vice President	Ernest J. Peoples
Secretary	Josephine B. Mauro
Treasurer	David A. Jones
Assistant Treasurer	Rose Marie Roberts
Loan Officer	Paul Biddle, Jr.

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 44,021,373
Other Loans	1,621,685
U. S. Government Obligations	3,243,383
Other Investments	1,939,360
Cash on Hand and in Banks	1,952,685
Fixed Assets (Net of Depreciation)	274,029
Other Assets	1,539,745
TOTAL ASSETS	$ 53,692,260
LIABILITIES	
Installment Full Paid Stock	$ 3,267,751
Undivided Profits (Including Current Earnings not Distributed)	689,147
Other Capital Accounts	43,742,262
TOTAL CAPITAL	$ 47,699,160
Borrowed Money	2,975,000
Loans in Process	102,500
Other Liabilities	1,471,458
Reserve for Losses on Loans	518,276
Reserve for Contingencies	925,866
TOTAL LIABILITIES	$ 53,692,260
Number of Full Paid Shares Outstanding (Par Value $50)	940,200

DIRECTORS

J. Bayard Cloud	Robert F. Klippel
Thomas B. Cloud	Ernest J. Peoples
Ronald P. Crouch	Nicholas Vourvoulias
Louis J. D'Onofrio	William F. Webb

TOWNSEND BUILDING & LOAN ASSOCIATION

TOWNSEND, DE 19734 | Post Office Box 48 | NEW CASTLE COUNTY

Organized 1914

OFFICERS

President	John W. Dukes
Vice President	John W. Guessford
Assistant Vice President	George B. Schreppler, Jr.
Secretary	Rose-Jean Cochran
Treasurer	A. Woodall Cochran
Assistant Treasurer	Woodrow McDonald

STATEMENT OF JUNE 30, 1984

ASSETS	
First Mortgage Loans	$ 331,500
Other Loans	2,000
Cash on Hand and in Banks	1,400
TOTAL ASSETS	$ 334,900
LIABILITIES	
Installment Stock Dues Paid In	$ 220,614
Earnings Apportioned (Distributed)	70,237
Undivided Profits (Including Current Earnings not Distributed)	5,418
TOTAL CAPITAL	$ 296,269
Borrowed Money	12,000
Reserve for Losses on Loans	20,388
Reserve for Contingencies	6,243
TOTAL LIABILITIES	$ 334,900
Number of Serial Shares Outstanding (Par Value $200)	2,962

DIRECTORS

Julian A. Brown
A. Woodall Cochran
John W. Dukes
John W. Guessford
William A. Heinold
James A. Lee
Woodrow McDonald
George B. Schreppler, Jr.

STATEMENTS
OF
FEDERALLY-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF DELAWARE

WILMINGTON, DE 19801 NEW CASTLE COUNTY

One Customs House Square
Post Office Box 630

Organized 1938

Effective May 8, 1984, the First Federal Savings & Loan Association of Delaware changed to:

"First Federal Savings Bank (of Delaware)"

OTHER LICENSES

SMALL LOAM COMPANIES	26	INSTITUTIONS WITH 27 BRANCHES
MOTOR VEHICLE SALES FINANCE COMPANIES	30	INSTITUTIONS WITH 16 BRANCHES
MORTGAGE BANKING COMPANIES	29	INSTITUTIONS
OTHER MORTGAGE BANKING COMPANIES AUTHORIZED TO DO BUSINESS IN DELAWARE	23	CORPORATIONS
SECONDARY MORTGAGE LOAN COMPANIES	12	INSTITUTIONS
SALE OF CHECKS COMPANIES	9	CORPORATIONS
TRANSPORTATION OF MONEY AND VALUABLES COMPANIES	3	CARRIERS
SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS	1	CORPORATION
PRENEEDED FUNERAL CONTRACTS	25	FUNERAL HOMES

SMALL LOAN COMPANIES

Allstate Enterprises Financial Corporation	Weldin Bldg., Suite 103, 3411 Silverside Rd., Wilm., DE 19810
Allstate Enterprises Financial Corporation - Br.	614 Stein Highway, Seaford, DE 19973
Allstate Enterprises Financial Corporation - Br.	P. O. Box 1131, 4301 Market Street, Wilmington, DE 19899
Allstate Enterprises Financial Corporation - Br.	3240 Kirkwood Highway, Wilmington, DE 19808
Allstate Enterprises Financial Corporation - Br.	Rt. 13, Dover Mall, Dover, DE 19901
Allstate Enterprises Financial Corporation - Br.	108 Astro Shopping Center, Newark, DE 19711
Associates Financial Services Co. of Dover, Inc.	435 N. DuPont Highway, Dover, DE 19901
Associates Financial Services Co. of Delaware, Inc.	2606 A Kirkwood Highway, Wilmington, DE 19808
Associates Financial Services Co. of N. Wilm., Inc.	733 Philadelphia Pike, Wilmington, DE 19809
Associates Financial Services Co. of New Castle, Inc.	1505 DuPont Highway, New Castle, DE 19720
Avco Financial Services of Newark, Inc.	170 East Main Street, Newark, DE 19711
Avco Financial Services of Dover, Inc.	863 South Governors Avenue, Dover, DE 19901
Avco Financial Services of West Wilmington, Inc.	4708 Kirkwood Highway, Wilmington, DE 19808
BarclaysAmerican/Financial, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
Blazer Financial Services, Inc.	811 Orange Street, Wilmington, DE 19899
Blazer Financial Services, Inc. - Br.	2076 New Castle Avenue, New Castle, DE 19720
Blazer Financial Services, Inc. - Br.	115 Loockerman Street, Dover, DE 19901
Blazer Financial Services, Inc. - Br.	2114 N. DuPont Highway, Camden, DE 19934
Blazer Financial Services, Inc. - Br.	26 N. Walnut Street, Milford, DE 19963
Blazer Financial Services, Inc. - Br.	43 E. Main Street, Newark, DE 19711
C.I.T. Financial Services, Inc. of Delaware	Parkway Plaza, Rt. 13, New Castle, DE 19720
Commercial Credit Plan, Inc.	774 Christiana Road, Newark, DE 19711
County Loan Company	208 Main Street, Millsboro, DE 19966
Finance One of Delaware, Inc.	105 DuPont Highway, Dover, DE 19901
Finance One of Delaware, Inc. - Br.	109 Market Street, Laurel, DE 19956
Finance One of Delaware, Inc. - Br.	13 Chestnut Hill Plaza, Newark, DE 19713
Finance One of Delaware, Inc. - Br.	Smyrna Mart, Smyrna, DE 19977
FinanceAmerica Corporation	10 University Shopping Plaza, Rt. 273, Newark, DE 19711
Household Finance Corporation	121 Loockerman Street, P.O. Box 483, Dover, DE 19901
Household Finance Corporation - Br.	Chestnut Hill & Marrows Road, Newark, DE 19711
Household Finance Corporation - Br.	Bay Court Plaza, Route 113, Dover, DE 19901
Household Finance Corporation - Br.	Rt. 113, Ames Shopping Center, Millsboro, DE 19966
Household Finance Corporation - Br.	P. O. Box 128, Smyrna, DE 19977
Household Finance Corporation - Br.	Tri-State Mall, Naamans Rd. & I-95, Claymont, DE 19703
Household Finance Corporation - Br.	4415 Kirkwood Hwy., P. O. Box 5010, Wilmington, DE 19808
Household Finance Corporation - Br.	Ames Shopping Center, P. O. Box 693, Seaford, DE 19973
Household Finance Corporation - Br.	Basin Rd. & DuPont Blvd., P.O. Box 832, New Castle, DE 19720
Household Finance Corporation - Br.	Talleyville Shopping Ctr., P.O. Box 7115, Wilm., DE 19803
Key Financial Services, Inc.	153 Chestnut Hill Road, Newark, DE 19713
Mid-Penn Financial Corporation	One Customs House Sq., Customs House Plaza, Wilmington, DE 19801
Nationwide Mortgage Company, Inc.	62 N. Chapel Street, Suite 201, Newark, DE 19711
Northeast Loan Systems, Inc.	1780 Capitol Trail, Newark, DE 19711
Public Finance Service of Delaware, Inc.	2300 Kirkwood Highway, Wilmington, DE 19805
Security Pacific Finance Corporation	Concord Plaza, Naamans Bldg., Wilmington, DE 19801
Security Pacific Finance Corporation - Br.	3 C Treadway Towers, 9 E. Loockerman St., Dover, DE 19901
Security Pacific Finance Corporation - Br.	243 N.E. Front St., Milford, DE 19963
Security Pacific Finance Corporation - Br.	517 Bridgeville Highway, Seaford, 19973
Security Pacific Finance Corporation - Br.	Kirkwood Highway & Polly Drummond Rd., Newark, DE 19711
Signal Finance of Delaware, Inc.	4565 Kirkwood Highway, Wilmington, DE 19808
Signal Finance of Delaware, Inc. - Br.	103 Penn Mart Center, New Castle, DE 19720
Town Finance Corporation	3926 Kirkwood Highway, Wilmington, DE 19808
TransAmerica Financial Services of Dover, Inc.	1679 South DuPont Highway Dover, DE 19901
TSO, Inc.	3522 Silverside Road., Wilmington, DE 19810

MOTOR VEHICLE SALES FINANCE COMPANIES

Allstate Enterprises Financial Corporation	3411 Silverside Road, Wilmington, DE 19803
AM Credit Corporation	Suite 303, #523 Route 38, Cherry Hill, NJ 08002
AM Credit Corporation - Br.	7801 York Road, Suite 348, Towson, MD 21204
Air Base Car Sales	R. D. 3, P. O. Box 42K, Dover, DE 19901
Associates Commercial Corporation	9602-A Palmer Highway, Lanham, MD 20801
Associates Commercial Corporation	638 East Lancaster Avenue, Frazer, PA 19355
BarclaysAmerican/Financial Services, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
Chrysler Credit Corporation	523 Route 38, Suite 303, Cherry Hill, NJ 08002
Chrysler Credit Corporation	7801 York Road, Suite 348, Towson, MD 21204
C.I.T. Financial Services Corporation	Wexford Profess. Bldg., 1949 Marlton Pike, Cherry Hill, NJ 08003
Citicorp Acceptance Company, Inc.	Two Greentree Center, Suite 321, Marlton, NJ 08053
Citicorp Acceptance Company, Inc. - Br.	875 Clare Lane, York, PA 17402
Clark Equipment Credit Corporation	128 East Front Street, Buchanan, MI 49107
Deutsche Credit Corporation	2333 Waukegan Road, Bannockburn, ILL 60015
Discount Rent-A-Car, Inc.	1220 Centerville Road, Wilmington, DE 19808
FinanceAmerica Corporation	10 University Plaza, Rt. 273, Newark, DE 19702
Ford Motor Credit Company	234 Goddard Blvd., King of Prussia, PA 19406
Ford Motor Credit Company - Br.	1101 North Point Blvd., Baltimore, MD 21224
Foremost Financial Services Corporation	5800 Foremost Drive, S.E., P.O. Box 2450, Grand Rapids, MI 49501
Fran Tiquity, Inc., Auto Museum	R.D. #4, P.O. Box 169, Dover, DE 19901
Mercedes-Benz Credit Corporation	201 Merritt 7, Suite 700, Norwalk, CT 06851
Mercedes-Benz Credit Corporation - Br.	1408 Society Drive, Claymont, DE 19703
General Electric Credit Corporation	1750 Walton Road, Blue Bell, PA 19422
General Electric Credit Corporation	2100 Rexford Road, Suite 215, Charlotte, NC 28211
General Motors Acceptance Corporation	600 Reed Road, Broomall, PA 19008
General Motors Acceptance Corporation - Br.	1003 Mt. Hermon Road, Salisbury, MD 21801
Green Tree Acceptance, Inc.	6506 Loisdale Road, P.O. Box 807, Springfield, VA 22150
Green Tree Acceptance, Inc. - Br.	Rt. #6, P.O. Box 8, #60, Uniontown, PA 15401
Household Finance Corporation	121 Loockerman Street, Dover, DE 19901
Household Finance Corporation - Br.	Room 12, Bay Court Plaza, Route 113, Dover, DE 19901
Household Finance Corporation - Br.	Route 113, Ames Plaza, Store #5, Millsboro, DE 19966
Household Finance Corporation - Br.	Basin Road & DuPont Blvd., New Castle, DE 19720
Household Finance Corporation - Br.	Chestnut Hill & Marrow Road, Newark, DE 19711
Household Finance Corporation - Br.	902 Norman Eskridge Highway, Ames Center, Seaford, DE 19973
Household Finance Corporation - Br.	Rt. 13 & Glenwood Avenue, Smyrna Mart, Smyrna, DE 19977
Household Finance Corporation - Br.	Tri-State Mall, I-95 & Naamans Road, Claymont, DE 19703
Household Finance Corporation - Br.	4415 Kirkwood Highway, Kirkwood Plaza, Wilmington, DE 19808
Household Finance Corporation - Br.	4115 Concord Pike, Talleyville Center, Wilmington, DE 19810
E. F. Hutton Credit Corporation	Greenwich Office Park 1, Greenwich, CT 06830
Litton Industries Credit Corporation	600 Summer Street, P.O. Box 601, Stamford, CT 06904
Phoenix Mobile Homes, Inc. of Delaware	738 Pulaski Highway, P.O. Box 38, Bear, DE 19701
Sears, Roebuck & Company	200 MacArthur Drive, Wilmington, DE 19804
Shirey's Auto Sales	R. D. #3, Dover, DE 19901
VW Credit, Inc.	523 Rt. 38, Suite 303, Cherry Hill, NJ 08002
VW Credit, Inc. - Br.	7801 York Road, Suite 348, Towson, MD 21204
VTCC, Inc.	128 E. Front Street, Buchanan, Michigan 49107

LICENSED MORTGAGE BANKING COMPANIES

Associates Financial Services of America, Inc.	2606-A Kirkwood Highway, Wilmington, DE 19805
Associates Financial Services of America, Inc.	733 Philadelphia Pike, Wilmington, DE 19809
Associates Financial Services of America, Inc.	435 N. DuPont Highway, Dover, DE 19901
Associates Financial Services of America, Inc.	Unit 6, Parkway Plaza, New Castle, DE 19720
BCS Financial Services, Inc.	1122 West Street, Wilmington, DE 19801
Beneficial Finance Company of New Jersey	Pennsville Shopping Ctr., N. Broadway, Pennsville, NJ 08070
Beneficial Mortgage Company of Pennsylvania	4011 Edgemont Avenue, Brookhaven, PA 19015
Beneficial National Mortgage Corporation	800 Delaware Avenue, Wilmington, DE 19801
Brandywine Mortgage Company	Harris Bldg., 922 New Road, Elsmere, DE 19805
Brokers Mortgage Service	1601 Concord Pike, Independence Mall, Wilmington, DE 19803
C.I.T. Home Equity, Inc.	13 Parkway Plaza, Rt. 13, New Castle, DE 19720
Central Mortgage Company	1812 Newport Gap Pike, Wilmington, DE 19806
Delaware Mortgage Company	1003 Delaware Avenue, Wilmington, DE 19806
Fidelity Bond & Mortgage Company	Suite 15 B, Trolly Square, Wilmington, DE 19806
FinanceAmerica Mortgage Services, Inc.	Univ. Shopping Plaza, Rt. 273, Chapman Rd., Newark, DE 19711
Carl M. Freeman Mortgage, Inc.	11325 Seven Locks Road, Potomac, MD 20854
Gilpen, Van Trump & Montgomery, Inc.	One Customs House Sq., Suite 100, Wilmington, DE 19801
Guaranty Mortgage Corporation	201 A North Route 50, Easton, MD 21601
Jersey Mortgage Company	2126 West Newport Pike, Wilmington, DE 19804
The Kissell Company	30 Warder Street, Springfield, Ohio 45501
Larson Mortgage Company	117 Roosevelt Avenue, Plainfield, NJ 07061
The Lomas & Nettleton Company	Limestone Profess. Bldg., 2055 Limestone Rd., Wilm., DE 19808
Margaretten & Company, Inc.	1800 Pennsylvania Avenue, Wilmington, DE 19806
Maryland National Mortgage Corporation	112 Baptist Street, Salisbury, MD 21801
Mercantile Mortgage Corporation	1003 Delaware Avenue, Wilmington, DE 19806
The Money Store/Delaware, Inc.	4512 Kirkwood Highway, Wilmington, DE 19808
The Money Store/Delaware, Inc.	310 South State Street, Dover, DE 19901
Second National Service Corporation	121 Rehoboth Avenue, Rehoboth Beach, DE 19971
Shearson/American Express Mortgage Corporation	6501 Loisdale Court, Suite 606, Springfield, VA 22150

OTHER MORTGAGE BANKING COMPANIES AUTHORIZED TO DO BUSINESS IN DELAWARE

American Home Funding, Inc.	200 E. Buffalo Street, Ithaca, NY 14850
Citicorp Homeowners, Inc.	7720 York Road, Towson, MD 21204
Colonial Mortgage Service Company	Philadelphia National Bank Building, 4th Floor Broad & Chestnut Sts., Philadelphia, PA 19107
Delaware Mortgage Service Company	327 E. Main Street, Newark, DE 19711 Mailing address: P.O. Box 5288, Wilmington, DE 19808
E. B. Mortgage Corporation	Suite 201, 1122 Kenilworth Drive, Towson, MD 21204
First Federal Mortgage	124 E. Delaware Ave., Newark, DE 19711
First Washington Mortgage Corporation	113 Rehoboth Ave., Rehoboth Beach, DE 19971
Goldome Realty Credit Corporation	One Fountain Plaza, Buffalo, NY 14203
ICA Mortgage Corporation	P.O. Box 22659, 4350 Executive Drive, Suite 335 San Diego, California 92122
J. I. Kislak Mortgage Service Corporation	2062 Newcastle Ave., New Castle, DE 19720
Jefferson Mortgage Corporation	10 Grove St., P.O. Box 5014, Cherry Hill, NJ 08034
Latimer & Buck	1700 Market St., Philadelphia, PA 19103
MFS Service Corporation	4129 Highway One, Rehoboth Beach, DE 19971
Meridian Mortgage Corporation	3513 Concord Pike, Wilmington, DE 19803
Mortgage Service Corporation	500 W. 10th St., Wilmington, DE 19801
MW Issuance, Inc.	1500 TCF Tower, 121 S. Eighth St., Minneapolis, MN 55402
Norwest Mortgage Company	400 Galaxy Building, 330 Second Avenue South P.O. Box 1411, Minneapolis, MN 55440
Northwestern Funding Corporation	P.O. Box 316, Minneapolis, MN 55440
PB Mortgage Corporation	Independence Mall, Wilmington, DE 19803
Sussex County Community Action Agency	308 N. Railroad Ave., Georgetown, DE 19947 Mailing address: P.O. Box 431, Georgetown, DE 19947
Underwood Mortgage and Title Company	P.O. Box 8304, Trenton, NJ 08650
United States Mortgage Corporation	Sentry Office Building, 216 Haddon Ave., Westmont, NJ 08108
Sovran Mortgage Corporation	1303 Delaware Ave., Wilmington, DE 19806

SECONDARY MORTGAGE LOAN COMPANIES

Avco Financial Services of Wilmington, Inc.	170 East Main Street, Newark, DE 19711
Avco Financial Services of Wilmington, Inc.	863 S. Governors Avenue, Dover, DE 19901
Avco Financial Services of Wilmington, Inc.	4708 Kirkwood Highway, Wilmington, DE 19808
BarclaysAmerican/Mortgage, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
C.I.T. Financial Services, Inc. of Del. #2	13 Parkway Plaza, Rt. 13, New Castle, DE 19720
C.I.T. Financial Services, Inc. of Del. #2	300 N. Meridian, Suite 111, Oklahoma City, OK 73107
Finance One Mortgage of Delaware, Inc.	105 S. DuPont Highway, Dover, DE 19901
Finance One Mortgage of Delaware, Inc.	109 Market Street, Laurel, DE 19956
Finance One Mortgage of Delaware, Inc.	13 Chestnut Hill Plaza, Newark, DE 19713
Finance One Mortgage of Delaware, Inc.	Smyrna Mart, Smyrna, DE 19977
First General Mortgage Company of Delaware	1815 Newport Gap Pike, Wilmington, DE 19808
Mid-Penn National Company	One Customs House Sq., Customs House Plaza, Wilm., DE 19801

SALE OF CHECKS COMPANIES

American Express Travel Related Services Co., Inc.	American Express Plaza, New York, NY 10004
Associates Financial Express, Inc.	1148 Luke Street, Irving, TX 75061
BankAmerica Corporation	555 California Street, San Francisco, CA 94104
Barclays Bank International Ltd.	120 Broadway, New York, NY 10017
The Chase Manhattan Corporation	One Chase Manhattan Plaza, New York, NY 10081
Citicorp	300 Park Avenue, New York, NY 10043
Citicorp Services, Inc.	Citicorp Plaza, 9th Fl., 8430 W. Bryn Mawr, Chicago, IL 60631
Republic Money Orders, Inc.	1700 Republic Bk. Bldg., Pacific-Ervay St., Dallas, TX 75201
Travelers Express Company, Inc.	5075 Wayzata Blvd., Minneapolis, MN 55416

TRANSPORTATION OF MONEY AND VALUABLES COMPANIES

Brooks Armored Car Service,Inc.	13 East 35th St., Wilmington, DE 19899
Loomis Armored, Inc.	10 Corporate Place South, Piscataway, NJ 08854
Purolator Courier Corporation	3333 New Hyde Park Rd., New Hyde Park, NY 11042

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

Investors Diversified Services, Inc.	IDS Tower, Minneapolis, MN 55402

PRENEED FUNERAL CONTRACTS

William A. Berry Funeral Homes, Inc.	119 N.W. Front Street, Milford, DE 19963
Beeson Funeral Home, Inc.	412 Philadelphia Pike, Wilmington, DE 19809
James T. Chandler & Son, Inc.	2506 Concord Pike, Wilmington, DE 19803
Ernest M. Congo Funeral Home	201 N. Gray Avenue, Wilmington, DE 19805
Doherty-Wickersham Funeral Homes, Inc.	1900 Delaware Avenue, Wilmington, DE 19806
Faries Funeral Directors	29 S. Main Street, Smyrna, DE 19977
Fleischauer Funeral Home	48 West Market Street, Greenwood, DE 19950
H. E. Hardesty & Sons	202 Laws Street, Bridgeville, DE 19933
Robert T. Jones, Jr.	122 West Main Street, Newark, DE 19711
Krienen-Griffith	1400 Kirkwood Highway, Elsmere, DE 19805
Marvel-Short Funeral Home	21 Grove Street, Delmar, DE 19940
McCrery Funeral Homes, Inc.	2700 Washington Street, Wilmington, DE 19802
L. Donald McKnatt	50 Commerce Street, Harrington, DE 19952
Michael A. Mealey and Sons, Inc.	703 N. Broom Street, Wilmington, DE 19805
Parsell, Atkins & Lodge Funeral Home	119 West 4th Street, Lewes, DE 19958
Schoenberg Memorial Chapel, Inc.	519 Philadelphia Pike, Wilmington, DE 19809
Spicer-Mullikin Funeral Homes, Inc.	2317 Market Street, Wilmington, DE 19802
Torbert Funeral Chapel	61 South Bradford Street, Dover, DE 19901
Trader Funeral Home, Inc.	12 Lotus Street, Dover, DE 19901
Watson Funeral Home	211 Washington Street, Millsboro, DE 19966
Watson & Whaley	Main Street, Selbyville, DE 19975
Windsor-Disharoon Funeral Home	700 West Street, Laurel, DE 19956
Marshall H. Yeatman & Son, Inc.	819 Washington Street, Wilmington, DE 19801
Young's Funeral Homes, Inc.	526 Union Street, Milton, DE 19968
Earl E. Ford	601 S. Heald Street, Wilmington, DE 19802

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